

**Heritage CEO's, July 11, 2008,
Three-Minute Interview by Wall St. Net**

Tracee Tolentino, host of the "Three Minute Interview at Wall St. Net" interviewed G. Carol Johnson about Heritage Capital Credit Corporation on July 11, 2008.

Below is the transcription of that Interview.

Tracee: On the line next is Carol Johnson, President and CEO of Heritage Capital Credit Corporation. The company trades its shares on the Pink Sheets under the symbol "HCPC". The Company announced that they have posted limited first quarter 2008 financial results on their website. Carol is back on the show to discuss the Company and their latest news. Carol, welcome back to the show.

Carol: Thank you, Tracee.

Tracee: Now, just to recap, tell us again about the Company.

Carol: Heritage Capital Credit Corporation implements its business model through its subsidiary called Independent Capital Credit Corporation. It focuses on arranging financing for special purpose corporations that hold real estate type assets; those that are revenue-producing, such as commercial office buildings, apartment buildings and hotels. Given the status of the current credit markets, we had to structure a new product called the BCLOC Equity Loans in order to handle the turmoil. We use our preferred stock as capital along with engaging third party lenders to fund our transactions.

Tracee: Now, tell us what you can about your first quarter financials that you posted on your website.

Carol: Heritage Capital Credit Corporation posted its first quarter balance sheet and income statement on the company's website, which is www.heritagecapitalcredit.com and the Pink Sheets at www.pinksheets.com. These financials were internally prepared and they reflect the closings on three transactions in the first quarter. Those transactions generated gross revenue of approximately \$857,000. From those closings, we expect to generate gross revenue by yearend of approximately \$12 million, and this includes a portion of the financing arrangement fee receivable of \$33 million, which is amortized over the 35-year life of the loan. Our assets total approximately \$717 million and our real liabilities are less than 5%.

Tracee: Thirty seconds left today, any final thoughts?

Carol: Well, we thank our shareholders for their being patient. We've had a difficult time getting through the audit, but we have a great new auditor. We'll be back, I hope in about another week, with a second quarter financials.

Tracee: Carol, thank you for being here. We hope to check in with you again next week.

Carol: Thank you, Tracee.

Tracee: Once again, that was Carol Johnson, President and CEO of Heritage Capital Credit Corporation. Log on to Wall St.Net for more information on the Company or to view the Company's profile page. That's it for today.