

**Heritage CEO's, March 13, 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 March 13, 2008.

Below is the transcription of that Interview.

Tracee: Next on is Carol Johnson, CEO of Heritage Capital Credit Corporation. The company trades its shares on the Pink Sheets under the symbol "HCPC". Heritage Capital Credit just announced its 2007 year end preliminary financials. Carol, thank you for joining us today.

Carol: Thank you, Tracee.

Tracee: Now, before we get into your announcement today, briefly tell us about the company and the company's strategic vision for the future.

Carol: Heritage Capital Credit Corporation has a 13-year history in the residential lending business, but in the last four years, we've focused on arranging financing for specific special purpose corporations that will hold revenue-producing assets, such as real estate. Given what's going on in the credit markets, we've had to adjust our vision and adjust how we implement our business model; and, to do that we've had to use our equity and call in an independent third party lender to support our transactions. The most important thing that has changed is we're trying to adjust our business model and survive in these turbulent times.

Tracee: Great. Now Carol, if you could give us a brief overview of the numbers you released and how you're looking forward into the New Year.

Carol: We're glad 2007 is over because we see great things for in 2008. We posted our preliminary financials and we call them preliminary, because we are in the midst of an audit as we speak. Most importantly, since the end of the year in subsequent events, Heritage has closed on two transactions in late February and those closings are projected to show very positive financial performance in the first quarter 2008.

Tracee: Great. Carol Thank you for taking the time to join us.

Carol: You're very welcome. Tracee.

Tracee: Thank you. That was Carol Johnson, CEO of Heritage Capital Credit Corporation. For More information on the Company, visit Wall St. net or to view the financials in full, visit HeritageCapitalCreditCorp.com.