



Heritage Capital Credit Corporation Announces New Directors

Wilmington, DE – August 7, 2007- Heritage Capital Credit Corporation (OTC: HCPC) announced today that James M. Cloud and Prashant J. Patel have joined the Heritage Board of Directors.

Heritage named Mr. Cloud and Mr. Patel to the Heritage Board of Directors on August 6, 2007 to fill two independent member vacancies. Their terms will be confirmed on October 18, 2007, at the annual Shareholders Meeting.

Mr. Patel has extensive experience in loan originations, finance and public relations. He has served as a stockbroker with a Series 7 License, worked as a public relations coordinator for small cap equities and owned and managed retail food establishments in Florida. Mr. Patel brings strong business acumen and knowledge of small cap equities to the Board.

Mr. Patel currently resides in Florida, where he trades his personal investment portfolio and originates real estate loans. He is also Heritage Shareholder.

Mr. Patel received his B.B.A. degree in Finance and Investments from the Baruch College in New York, (1988).

Mr. Cloud is a writer and a pioneer in natural health education, including the co-founding of the Wholistic Health & Nutrition Institute (W.H.N.) in Mill Valley, California. He has extensive education and experience in convalescent hospital administration and is President of Ravensbread Inc., through which he plans to direct his future publishing plans. His first novel is being readied for publication. Mr. Cloud brings strong writing and communications skills to the Board.

Mr. Cloud is a native of North Carolina, now living in California finishing two novels and trading a personal investment portfolio. He is also a Heritage Shareholder.

Mr. Cloud received his B.A. degree from the University of North Carolina at Chapel Hill, (1970).

About Heritage Capital Credit Corporation

The Heritage business model, which is implemented through its subsidiary, Independent Capital Credit Corporation, is to process, originate, and prepare real property and commercial assets for securitization. Once securitized, they can be delivered to investors

for funding. Using proprietary software and loan modeling techniques, Heritage can underwrite real property and commercial projects based on cash flows.

Safe Harbor

The Private Securities Litigation Reform Act of 1995 provides a safe harbor for forward-looking information made on the company's behalf. All statements, other than statements of historical facts which address the company's expectations of sources of capital or which express the company's expectation for the future with respect to financial performance or operating strategies, can be identified as forward-looking statements. Such statements made by the company are based on knowledge of the environment in which it operates, but because of the factors previously listed, as well as other factors beyond the control of the company, which include the ability of the company to implement its business plans and consummate the proposed acquisition, actual results may differ materially from the expectations expressed in the forward-looking statements.

Contact:

Heritage Capital Credit Corporation

Email: info@heritagecapitalcreditcorp.com or

Mark Taggatz, WSMG, Tel: 760-329-4169

info@wsmg.biz