



PRESS RELEASE

Heritage Posts 2005 Financials;  
Pre-closes \$58 Million in BCLOCs

Wilmington, DE (April 5, 2006) - Heritage Capital Credit Corporation (OTC:HCPC) today announces that in 2004 and 2005, it received \$1.9 million in capital from its largest shareholders. Heritage has filed its 2005 year-end financial statements whereby its net earnings per share in 2005 were (\$0.009) versus (\$0.005) in 2004. To view the year-end financial statements, visit [www.pinksheets.com](http://www.pinksheets.com).

Heritage also announces that as of this date, two of its BCLOC Loans with a related party in the amount of \$58,334,000 have pre-closed into escrow pending funding. Funding is expected to occur in the second quarter of 2006 through a new issuance of capital debt. Once the two loans in escrow are funded, Heritage has 24 additional contractual obligations to fund BCLOC Loans totaling \$681 million. Funding is expected to be completed in 2006; however, these 24 contracts may be replaced before funding.

For more information, visit our websites: [www.IndependentCapitalCreditCorp.com](http://www.IndependentCapitalCreditCorp.com) and [www.HeritageCapitalCreditCorp.com](http://www.HeritageCapitalCreditCorp.com).

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This press release may contain forward-looking statements within the meaning of federal securities laws that involve significant risk and uncertainties. The words "estimate," "possible," "seeking," and similar expressions identify forward-looking statements, which speak only as to the date the statement was made. The Company undertakes no obligation to publicly update or revise any forward-looking statements, whether because of new information, future events, or otherwise. Forward-looking statements are inherently subject to risk and uncertainties, some of which cannot be predicated or quantified. Future events and actual results could differ materially from those set forth in, contemplated by, or underlying the forward-looking statements. The risks and uncertainties to which forward-looking statements are subject include, but are not limited to, the effect of government regulation, competition and other material risk.

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Heritage Capital Credit Corporation, Wilmington, Delaware  
Johanna W Daye, VP, Marketing - 302-778-4222