



CORRECTED / NEWS RELEASE

**Heritage Capital Credit Corporation
Posts Its Year End and Its Subsidiary's 2004 Year End Audit**

WILMINGTON, DE (January 23, 2006) - Heritage Capital Credit Corporation (OTC: HCPC) announces the availability of the audited financial statements as of December 31, 2004 and 2003 of Heritage Capital Credit Corporation and its loan origination subsidiary company, Independent Capital Credit Corporation ("ICCC").

The Heritage Capital Credit Corporation and the ICCC Financial Statements have been prepared in accordance with the Public Company Accounting Oversight Board (United States) requisites. The position of the Company and ICCC as of December 31, 2004 and December 31, 2003 are in conformity with the U.S. generally accepted accounting principles. (GAAP).

The audited financial statements reflect that the Company had revenues of zero at year end 2004 and 2003. The Company had net income of (\$16,722) at year end 2004 and zero at year end 2003. The Company operates through its only subsidiary ICCC, a commercial loan origination company. The financial report can be found on www.HeritageCapitalCreditCorp.com.

The ICCC audited financial statements reflect that ICCC had revenues in the amount of \$405,416 and \$5,850 at year end December 31, 2004 and 2003, respectively. ICCC had net income of (\$275,350) and (\$117,350) at year end December 31, 2004 and 2003, respectively. This financial report can be found on www.IndependentCapitalCreditCorp.com.

The Company has provided the 2004 and 2003 audited financial statements for Heritage Capital Credit Corporation and ICCC on www.pinksheets.com.

For more information visit our websites: www.IndependentCapitalCreditcorp.com and 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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