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PRESS RELEASE

**WILMINGTON COUPLE INDICTED FOR ALLEGED ADVANCED FEE
SCHEME**

Colm F. Connolly, United States Attorney for the District of Delaware, announced today that Ed Johnson, age 59, and Gwendolyn Carol Johnson, age 65, of Wilmington were indicted by a federal grand jury on September 11, 2008 for numerous fraud-related offenses. More specifically, Mr. Johnson was charged with five counts of mail fraud and seven counts of wire fraud, while Mrs. Johnson was charged with four counts of mail fraud and six counts of wire fraud, each count punishable by a maximum term of 20 years imprisonment and a maximum fine of \$250,000. The indictment also charges Mr. and Mrs. Johnson with one count of conspiracy to commit mail and wire fraud as well as one count of engaging in an illegal monetary transaction in violation of Title 18, United States Code, § 1957.

The Indictment alleges that Mr. and Mrs. Johnson, operating through Heritage Capital Credit Corporation, engaged in a multi-year scheme, where they collected significant fees from loan applicants seeking funding for a variety of building and development projects. However, Mr. and Mrs. Johnson had no source of funding available at the time they collected these fees, nor was this funding imminently available. The Johnsons continued to make misrepresentations regarding their ability to fund loans through 2007.

United States Attorney Connolly said, "The Indictment reflects this office's commitment to hold accountable those who use Delaware as the launching pad for their fraudulent schemes."

The case was investigated by the Federal Bureau of Investigation and the United States Postal Inspection Service and is being prosecuted by Assistant United States Attorney Lesley Wolf.

Members of the public are reminded that an Indictment is only an allegation and that a defendant is presumed innocent until proven guilty.
