

ACCREDITED HOME LENDERS HOLDING CO  
Form 8-K  
August 02, 2004

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## FORM 8-K

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### CURRENT REPORT

Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

August 2, 2004

Date of Report (Date of earliest event reported)

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## Accredited Home Lenders Holding Co.

(Exact name of registrant as specified in its charter)

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Delaware  
(State or other jurisdiction  
of incorporation)

000-50179  
(Commission File Number)

04-3669482  
(IRS Employer  
Identification No.)

15090 Avenue of Science

San Diego, CA

92128

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(Address of principal executive offices)

(Zip Code)

858-676-2100

(Registrant's telephone number, including area code)

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**Item 5. Other Events and Regulation FD Disclosure.**

On July 28, 2004, Accredited Home Lenders Holding Co. (the Company ) announced financial results for the quarter ending June 30, 2004. The information in Exhibit 99.1 is hereby incorporated in this Item 5.

**Item 7. Financial Statements and Exhibits.**

**(c) Exhibits**

<u>Exhibit No.</u>	<u>Description</u>
8.1	Tax Opinion of Dewey Ballantine LLP, dated August 2, 2004 <sup>1</sup>
23.1	Consent of Dewey Ballantine LLP (contained in Exhibit 8.1 <sup>1</sup> )
99.1	Certain financial information released by Accredited Home Lenders Holding Co. on July 28, 2004

<sup>1</sup> Exhibit 8.1 is being filed herewith in connection with, and is incorporated by reference as an exhibit to, the Registration Statement on Form S-3 of the Company and Accredited Mortgage Loan REIT Trust (File Nos. 333-117484 and 333-117484-01).

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**Accredited Home Lenders Holding Co.**

Date: August 2, 2004

By:

/s/ Ray W. McKewon

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Ray W. McKewon

Executive Vice President

**EXHIBIT INDEX**

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