

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).



**EXHIBIT INDEX**

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