

Accredited Mortgage Loan REIT Trust  
Form 8-K  
April 07, 2005

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**UNITED STATES**  
**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**

**April 3, 2005**

**Date of Report (Date of earliest event reported)**

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**Accredited Mortgage Loan REIT Trust**

**(Exact name of registrant as specified in its charter)**

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**Maryland**  
**(State or other jurisdiction**

**of incorporation)**

**001-32276**  
**(Commission File Number)**

**35-2231035**  
**(IRS Employer**

**Identification No.)**

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15090 Avenue of Science

San Diego, CA  
(Address of principal executive offices)

92128  
(Zip Code)

858-676-2100

(Registrant's telephone number, including area code)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 5.02 Departure of Directors or Principal Officers; Election of Directors; Appointment of Principal Officers.**

On April 3, 2005, Ray W. McKewon, 57, Accredited Mortgage Loan REIT Trust ( REIT ) Trustee, Executive Vice President and Secretary notified REIT that, in addition to retiring as Executive Vice President and Secretary, he also intends to retire from the Board of Trustees of REIT effective July 15, 2005.

This Form 8-K contains forward looking statements and information that is based upon beliefs of, and information currently available to, REIT 's management as well as estimates and assumptions made by REIT 's management, including Mr. McKewon 's intention to retire. When used herein, the words anticipate , believe , estimate , expect , future , intention , plan or the negative of these terms and similar expressions as they relate to REIT or REIT 's management identify forward looking statements. Such statements reflect the current view of REIT with respect to future events and are subject to risks, uncertainties, assumptions and other factors relating to REIT. Should one or more of these risks or uncertainties materialize, or should the underlying assumptions prove incorrect, actual results may differ significantly from those anticipated, believed, estimated, expected, intended or planned.

**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 Mortgage Loan REIT Trust**

Date: April 7, 2005

By: /s/ David E. Hertz

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David E. Hertz

General Counsel