

Accredited Mortgage Loan REIT Trust  
Form 8-K  
August 23, 2007

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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

Date of Report (date of earliest event reported): August 17, 2007

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**Accredited Mortgage Loan REIT Trust**

(Exact name of Registrant as specified in its charter)

**Maryland**  
(State or other jurisdiction of  
incorporation or organization)

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

**35-2231035**  
(I.R.S. Employer

Identification Number)

**15253 Avenue of Science, San Diego, CA 92128**

(Address of principal executive offices) (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):

## Edgar Filing: Accredited Mortgage Loan REIT Trust - Form 8-K

- “ 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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**Section 5 - Corporate Governance and Management**

**Item 5.02 - Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.**

As part of a company-wide restructuring announced on August 22, 2007 by Accredited Home Lenders Holding Co. ( Accredited ), the parent company of Accredited Mortgage Loan REIT Trust (the Company ), John S. Buchanan, Chief Financial Officer of the Company, will be resigning from Accredited and the Company effective August 31, 2007. Mr. Buchanan was a direct report to the Company officer who is the principal financial officer and the principal/chief accounting officer of the Company for purposes of filings with the Securities and Exchange Commission, and such officer remains with the Company.

**Section 8 - Other Events**

**Item 8.01 - Other Events.**

On August 21, 2007, Accredited, the Company's parent company, issued a press release captioned Accredited Trades \$1 Billion of Loans with Right to Repurchase . The full text of Accredited's press release is attached hereto as Exhibit 99.1 and is hereby incorporated into this Item 8.01 by reference.

On August 22, 2007, Accredited issued a press release captioned Accredited Announces Strategic Restructuring . The full text of Accredited's press release is attached hereto as Exhibit 99.2 and is hereby incorporated into this Item 8.01 by reference.

**Section 9 - Financial Statements and Exhibits**

**Item 9.01 - Financial Statements and Exhibits:**

(d) Exhibits:

99.1 Press Release by Accredited Home Lenders Holding Co., dated August 21, 2007

99.2 Press Release by Accredited Home Lenders Holding Co., dated August 22, 2007

**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.

Date: August 23, 2007

Accredited Mortgage Loan REIT Trust

By: /s/ David E. Hertz  
David E. Hertz

General Counsel

**Exhibit Index**

<b>Exhibit No.</b>	<b>Description</b>
Exhibit 99.1	Press release by Accredited Home Lenders Holding Co., dated August 21, 2007
Exhibit 99.2	Press release by Accredited Home Lenders Holding Co., dated August 22, 2007