

ACCREDITED HOME LENDERS HOLDING CO  
Form 8-K  
April 29, 2004

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## FORM 8-K

### CURRENT REPORT

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

April 29, 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)

Delaware  
(State or other jurisdiction  
of incorporation)

04-3669482  
(Commission File Number)

04-3669482  
(IRS Employer  
Identification No.)

15090 Avenue of Science

92128

**San Diego, CA**

**(Zip Code)**

**(Address of principal executive offices)**

**858-676-2100**

**(Registrant's telephone number, including area code)**

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

In December 2003, the Company was served with a class action complaint, *Silva v. Accredited Home Finance, et al.*, alleging that the Company violated a California statute restricting prepayment charges, breached the covenant of good faith and fair dealing, and constituted an unfair business practice. In April 2004, the Company's demurrer to the complaint was sustained without leave to amend and the action was dismissed with prejudice.

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

**(c) Exhibits**

Exhibit No.

Description

99.1

April 29, 2004 Press Release by Accredited Home Lenders Holding Co.

**Item 12. Results of Operations and Financial Condition.**

The information contained herein and in the accompanying exhibit shall not be incorporated by reference into any filing with the Securities and Exchange Commission made by Accredited Home Lenders Holding Co. (the Company) whether before or after the date hereof, regardless of any general incorporation language in such filing.

On April 29, 2004, the Company issued a press release regarding the Company's financial results for the fiscal quarter ended March 31, 2004. The full text of the Company's press release is attached hereto as Exhibit 99.1.



EXHIBIT INDEX

Exhibit No.

Description

99.1

April 29, 2004 Press Release by Accredited Home Lenders Holding Co.