

KONRATH JAMES

Form 4

December 02, 2005

FORM 4**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

Check this box
if no longer
subject to
Section 16.
Form 4 or
Form 5
obligations
may continue.
See Instruction
1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF
SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
30(h) of the Investment Company Act of 1940

OMB APPROVAL

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(Print or Type Responses)

1. Name and Address of Reporting Person *
KONRATH JAMES

2. Issuer Name **and** Ticker or Trading
Symbol
ACCREDITED HOME LENDERS
HOLDING CO [LEND]

5. Relationship of Reporting Person(s) to
Issuer

(Check all applicable)

(Last) (First) (Middle)
15090 AVENUE OF SCIENCE
(Street)

3. Date of Earliest Transaction
(Month/Day/Year)
11/30/2005

☐ Director ☐ 10% Owner
☒ Officer (give title below) ☐ Other (specify below)
Chairman And CEO

SAN DIEGO, CA 92128

4. If Amendment, Date Original
Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check
Applicable Line)
☒ Form filed by One Reporting Person
☐ Form filed by More than One Reporting
Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V Amount (A) or (D) Price			
Common Stock	11/30/2005		G	84,072 D \$ 44.85	74,130	I	by JAK Trust ⁽¹⁾
Common Stock	11/30/2005		G	37,065 A \$ 44.85	111,195 ⁽²⁾	I	by JAK Trust
Common Stock	11/30/2005		G	37,065 A \$ 44.85	148,260 ⁽³⁾	I	by JAK Trust
Common Stock	11/30/2005		G	84,072 A \$ 44.85	232,332 ⁽⁴⁾	I	by JAK Trust
Common Stock	11/30/2005		G	37,065 D \$ 44.85	195,267	I	by JAK Trust ⁽⁵⁾

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Common Stock	11/30/2005	G	37,065	D	\$ 44.85	158,202	I	by JAK Trust ⁽⁶⁾
Common Stock	11/30/2005	G	40,525	A	\$ 44.85	198,727 ⁽⁴⁾	I	by JAK Trust
Common Stock	11/30/2005	G	40,525	D	\$ 44.85	51,273	I	by JAK Trust 2 ⁽⁷⁾
Common Stock	11/30/2005	G	84,072	A	\$ 44.85	242,274 ⁽⁸⁾	I	by JBK Trust
Common Stock	11/30/2005	G	37,065	D	\$ 44.85	205,209	I	by JBK Trust ⁽⁹⁾
Common Stock	11/30/2005	G	37,065	D	\$ 44.85	168,144	I	by JBK Trust ⁽¹⁰⁾
Common Stock	11/30/2005	G	84,072	D	\$ 44.85	84,072	I	by JBK Trust ⁽¹¹⁾
Common Stock	11/30/2005	G	37,065	A	\$ 44.85	121,137 ⁽²⁾	I	by JBK Trust
Common Stock	11/30/2005	G	37,065	A	\$ 44.85	158,202 ⁽³⁾	I	by JBK Trust
Common Stock	11/30/2005	G	40,526	A	\$ 44.85	198,728 ⁽⁸⁾	I	by JBK Trust
Common Stock	11/30/2005	G	40,526	D	\$ 44.85	51,272	I	by JBK Trust 2 ⁽¹²⁾
Common Stock						1,352,660	I	by Family Trust ⁽¹³⁾

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Owned Beneficially (Instr. 10)
				Code	V (A) (D)		Title		

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Date Exercisable	Expiration Date	Amount or Number of Shares
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Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
KONRATH JAMES 15090 AVENUE OF SCIENCE SAN DIEGO, CA 92128	X		Chairman And CEO	

Signatures

By: Mark Lee Attorney-in-Fact For: James A Konrath 12/01/2005

__Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Transfer of common shares from JoAnne Konrath Annuity Trust No. 1 to JoAnne Konrath Trust No. 3 U/A dated 11-13-2003.
- (2) James A. Konrath and JoAnne B. Konrath, Trustees, Trust for Children FBO Jamie Lynn Konrath U/A dated 11-13-03.
- (3) James A. Konrath and JoAnne B. Konrath, Trustees, Trust for Children FBO Nicole Marie Konrath U/A dated 11-13-03.
- (4) James A. Konrath and JoAnne B. Konrath, Trustees, James A Konrath Annuity Trust No. 3, U/A dated 11-13-03.
- (5) Transfer of common shares from James A Konrath Annuity Trust No. 1 to Trust for Children FBO Jamie Lynn Konrath U/A dated 11-13-2003.
- (6) Transfer of common shares from James A Konrath Annuity Trust No. 1 to Trust for Children FBO Nicole Marie Konrath U/A dated 11-13-2003.
- (7) Transfer of common shares from James A. Konrath Annuity Trust No. 2 to James A. Konrath Annuity Trust No. 3 U/A dated 11-13-2003.
- (8) James A. Konrath and JoAnne B. Konrath, Trustees, JoAnne B Konrath Annuity Trust No. 3 U/A dated 11-13-03.
- (9) Transfer of common shares from JoAnne B. Konrath Annuity Trust No. 1 to Trust for Children FBO Jamie Lynn Konrath U/A dated 11-13-2003.
- (10) Transfer of common shares from JoAnne B. Konrath Annuity Trust No. 1 to Trust for Children FBO Nicole Marie Konrath U/A dated 11-13-2003.
- (11) Transfer of common shares from James A. Konrath Annuity Trust No. 1 to James A. Konrath Annuity Trust No. 3 U/A dated 11-13-2003.
- (12) Transfer of common shares from JoAnne Konrath Annuity Trust No. 2 to JoAnne Konrath Trust No. 3 U/A dated 11-13-2003.
- (13) James A. Konrath and Joanne B. Konrath, Trustees Konrath Family Trust dated November 13, 2003.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.