

ACCREDITED HOME LENDERS HOLDING CO

Form 4

August 25, 2005

FORM 4

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

OMB APPROVAL

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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

(Print or Type Responses)

1. Name and Address of Reporting Person *
LYDON JOSEPH JOHN

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)
08/23/2005

Director 10% Owner
 Officer (give title below) Other (specify below)
President And COO

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	08/23/2005		S	2,500 D \$ 41.5	897,500	I	by Trust (1)
Common Stock	08/23/2005		S	2,500 D \$ 41.55	895,000	I	by Trust (1)
Common Stock	08/23/2005		S	2,500 D \$ 41.6	892,500	I	by Trust (1)
Common Stock	08/23/2005		S	904 D \$ 41.8432	891,596	I	by Trust (1)
Common Stock	08/23/2005		S	1,500 D \$ 41.8986	890,096	I	by Trust (1)

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Common Stock	08/23/2005	S	1,000	D	\$ 41.9	889,096	I	by Trust <u>(1)</u>
Common Stock	08/23/2005	S	2,500	D	\$ 41.9507	886,596	I	by Trust <u>(1)</u>
Common Stock	08/23/2005	S	1,000	D	\$ 41.9669	885,596	I	by Trust <u>(1)</u>
Common Stock	08/23/2005	S	1,000	D	\$ 42	884,596	I	by Trust <u>(1)</u>
Common Stock	08/23/2005	S	2,500	D	\$ 42.0371	882,096	I	by Trust <u>(1)</u>
Common Stock	08/23/2005	S	1,000	D	\$ 42.1629	881,096	I	by Trust <u>(1)</u>
Common Stock	08/23/2005	S	2,500	D	\$ 42.19	878,596	I	by Trust <u>(1)</u>
Common Stock	08/23/2005	S	1,000	D	\$ 42.25	877,596	I	by Trust <u>(1)</u>
Common Stock	08/23/2005	S	96	D	\$ 42.3	877,500	I	by Trust <u>(1)</u>
Common Stock	08/23/2005	S	2,500	D	\$ 41.65	875,000	I	by Trust <u>(1)</u>
Common Stock	08/24/2005	S	4,000	D	\$ 41.92	871,000	I	by Trust <u>(1)</u>
Common Stock	08/24/2005	S	2,500	D	\$ 41.84	868,500	I	by Trust <u>(1)</u>
Common Stock	08/24/2005	S	1,000	D	\$ 41.8289	867,500	I	by Trust <u>(1)</u>
Common Stock	08/24/2005	S	1,500	D	\$ 41.8026	866,000	I	by Trust <u>(1)</u>
Common Stock	08/24/2005	S	1,500	D	\$ 41.8013	864,500	I	by Trust <u>(1)</u>
Common Stock	08/24/2005	S	2,500	D	\$ 41.7	862,000	I	by Trust <u>(1)</u>
Common Stock	08/24/2005	S	2,500	D	\$ 41.6	859,500	I	by Trust <u>(1)</u>
Common Stock	08/24/2005	S	2,500	D	\$ 41.55	857,000	I	by Trust <u>(1)</u>
Common Stock	08/24/2005	S	2,000	D	\$ 41.5	855,000	I	by Trust <u>(1)</u>
Common Stock	08/24/2005	S	1,000	D	\$ 41.45	854,000	I	by Trust <u>(1)</u>
	08/24/2005	S	1,000	D	\$ 41.381	853,000	I	

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) Joseph J. Lydon and Andrea M. Lydon, as Trustees, of the Lydon Family Trust, dated February 18, 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.