

KONRATH JAMES  
Form 4  
December 02, 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 \*  
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 <sup>(1)</sup> |
| Common Stock                    | 11/30/2005                           |  | G                              |   | 37,065  | A  | \$ 44.85  | 111,195 <sup>(2)</sup> | I | by JAK Trust                |
| Common Stock                    | 11/30/2005                           |  | G                              |   | 37,065  | A  | \$ 44.85  | 148,260 <sup>(3)</sup> | I | by JAK Trust                |
| Common Stock                    | 11/30/2005                           |  | G                              |   | 84,072  | A  | \$ 44.85  | 232,332 <sup>(4)</sup> | I | by JAK Trust                |
| Common Stock                    | 11/30/2005                           |  | G                              |   | 37,065  | D  | \$ 44.85  | 195,267                | I | by JAK Trust <sup>(5)</sup> |

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

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 Beneficially Owned (Instr. 6) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|--|
|  |  |                                      |  |                                |   |  | Title   |  |  |

|             |            |        |
|-------------|------------|--------|
| Date        | Expiration | Amount |
| Exercisable | Date       | or     |
|             |            | Number |
|             |            | of     |
|             |            | Shares |

## Reporting Owners

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

## Signatures

By: Mark Lee Attorney-in-Fact For: James A Konrath  
Date: 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.