

# SECURITIES AND EXCHANGE COMMISSION

## FORM 3

Filing Date: **2004-08-12** | Period of Report: **2004-08-12**  
SEC Accession No. **0001181431-04-039998**

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### ISSUER

#### Accredited Mortgage Loan REIT Trust

CIK: **1297178** | IRS No.: **352231035** | State of Incorporation: **MD** | Fiscal Year End: **1231**

Mailing Address

15090 AVENUE OF SCIENCE  
SAN DIEGO CA 92128

Business Address

15090 AVENUE OF SCIENCE  
SAN DIEGO CA 92128  
858-676-2100

### REPORTING OWNER

#### BUCHANAN JOHN S

CIK: **1223997**

Type: **3** | Act: **34** | File No.: **001-32276** | Film No.: **04970887**

Mailing Address

15030 AVENUE OF SCIENCE  
STE 100  
SAN DIEGO CA 92123

Business Address

ACCREDITED HOME  
LENDERS  
15030 AVENUE OF SCIENCE  
STE 100  
SAN DIEGO CA 92123  
8586762100

**UNITED STATES SECURITIES AND EXCHANGE  
COMMISSION**

Washington, D.C. 20549

OMB APPROVAL	
OMB Number:	3235-0104
Expires:	02/28/2011
Estimated average burden hours per response	0.5

**INITIAL STATEMENT OF 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

1. Name and Address of Reporting Person <b>BUCHANAN JOHN S</b>  (Last) (First) (Middle)  <b>15090 AVENUE OF SCIENCE</b>  (Street)  <b>SAN DIEGO, CA 92128</b>  (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) <b>08/12/2004</b>	3. Issuer Name and Ticker or Trading Symbol <b>Accredited Mortgage Loan REIT Trust [NONE]</b>		
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) ___ Director ___ 10% Owner <u>X</u> Officer (give title below) ___ Other (specify below) <b>Chief Financial Officer</b>		5. 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		6. Individual or Joint/Group Filing (Check applicable line) <u>X</u> Form Filed by One Reporting Person ___ Form Filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
See footnote. (1)	500	D	
Common Shares of Beneficial Interest	0	D	

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			

**Explanation of Responses:**

1. 9.75% Series A Perpetual Cumulative Preferred Shares and the related Guarantee of Accredited Home Lenders Holding Co.

**Signatures**

/s/ Mark T. Lee as Attorney-in-Fact For: John Buchanan

\*\* Signature of Reporting Person

08/12/2004

Date

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

\* 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.**

