

Accredited Mortgage Loan REIT Trust
Form 8-K
October 25, 2007

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported): October 19, 2007

Accredited Mortgage Loan REIT Trust

(Exact Name of Registrant as Specified in Charter)

Maryland
(State or Other Jurisdiction
of Incorporation)

001-32276
(Commission File Number)

35-2231035
(IRS Employer

Identification No.)

15253 Avenue of Science

San Diego, California 92128

(Address of Principal Executive Offices, including Zip Code)

Registrant's telephone number, including area code: (858) 676-2100

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the Registrant under any of the following provisions:

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- “ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - “ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - “ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - “ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 3.01 Notice of Delisting.

Accredited Mortgage Loan REIT Trust (the Company), along with its parent, Accredited Home Lenders Holding Co. (Holding Co.), issued a press release on October 19, 2007 announcing that the Company intends to file a Form 25 with the Securities and Exchange Commission (the SEC) on or about October 29, 2007 to delist the Company's 9.75% Series A Perpetual Cumulative Preferred Shares (the Preferred Shares) from the New York Stock Exchange and that the Company and Holding Co. each expect to file a Form 15 with the SEC on or about November 8, 2007 to terminate the registration of the Preferred Shares and Holding Co.'s guarantee of the Preferred Shares under the Securities Exchange Act of 1934. A copy of the press release is filed as Exhibit 99.1 of this report and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

The following exhibits are filed with this current report on Form 8-K:

| Exhibit No. | Description |
|--------------------|---|
| 99.1 | Press Release of Accredited Mortgage Loan REIT Trust dated as of October 19, 2007 |

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: October 25, 2007

Accredited Mortgage Loan REIT Trust

By: /s/ David E. Hertz
David E. Hertz
General Counsel