

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

In re: § **Chapter 11**
 §
ACCREDITED HOME LENDERS § **Case No. 09-_____ (___)**
HOLDING CO., et al.¹ §
 §
Debtors. § **JOINTLY ADMINISTERED**

LIST OF CREDITORS HOLDING 30 LARGEST UNSECURED CLAIMS

Following is the list of the debtors' creditors holding the 30 largest unsecured claims out of all the Debtors. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 30 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address, including zip code	(2) Name of creditor and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of Claim [if secured also state value of security
HSBC Bank USA, National Association 452 Fifth Avenue, New York, New York 10018 Tel: 212-525-0745 Fax: 917-229-5125	Zina L. Zinych Risk Management	Repurchaser Claim	Disputed	\$90,826,151

¹ The Debtors in these cases, along with the last four digits of each Debtors' federal tax identification number, are Accredited Home Lenders Holding Co., a Delaware corporation (9482), Accredited Home Lenders, Inc., a California corporation (6859), Vendor Management Services, LLC d/b/a Inzura Settlement Services, a Pennsylvania limited liability company (8047), Inzura Insurance Services, Inc., a Delaware corporation (7089), and Windsor Management Co., d/b/a AHL Foreclosure Services Co., a California corporation (4056). The address for all Debtors is 9915 Mira Mesa Blvd., Ste. 100, San Diego, CA 92131. The bankruptcy cases for these debtors and debtors-in-possession are jointly administered under the bankruptcy case and style referenced above

(1) Name of creditor and complete mailing address, including zip code	(2) Name of creditor and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of Claim [if secured also state value of security
Citigroup Global Markets Realty Corp. 390 Greenwich Street, 6th Floor, New York, New York 10013 Tel: 212-816-0062 Fax: 646-291-1438	James Goddard Office of the General Counsel	Repurchaser Claim	Disputed	\$33,077,624
Goldman Sachs Mortgage Company 85 Broad Street, New York, New York 10004 Tel: 727-825-3807 Fax: 212-428-3600	David Parkinson	Repurchaser Claim	Disputed	\$21,088,714
Morgan Stanley Mortgage Capital Inc. 1585 Broadway, 2nd Floor, New York, New York 10036 Tel: 212-761-4212 Fax: 212-761-3289	Michael Ortiz	Repurchaser Claim	Disputed	\$13,247,632
UBS Real Estate Securities Inc. (Ocwen) 1285 Avenue of the Americas New York, NY 10019 Tel: 212-713-2000 Fax: 212-713-9597	Legal Department Outside Counsel: Hal Litchford Tel: 407-422-6600 Fax: 407-841-0325	Repurchaser Claim	Disputed	\$9,093,934

1) Name of creditor and complete mailing address, including zip code	(2) Name of creditor and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of Claim [if secured also state value of security
SG Mortgage Finance Corp. 1221 Avenue of the Americas New York, NY 10020 Tel: 212-278-6228 Fax:	Carole A. Mortensen Societe Generale Corporate & Investment Banking	Repurchaser Claim	Disputed	\$6,036,036
UBS Real Estate Securities Inc. (Wells Fargo) 1285 Avenue of the Americas New York, NY 10019 Tel: 212-713-3180 Fax: 212-713-2080	Glenn McIntyre	Repurchaser Claim	Disputed	\$5,736,375
HSBC Bank USA, National Association (Self Banked) 452 Fifth Avenue, New York, New York 10018 Tel: 212-525-0745 Fax: 917-229-5125		Repurchaser Claim	Disputed	\$5,567,129
Lehman Brothers Bank, FSB (A.K.A Aurora Laon Services) 745 Seventh Avenue, Sixth Floor, New York, NY 10019 Tel: 720-945-5896 Fax: 917-229-5125	Mike Newman Loss Management – Claims Specialist	Repurchaser Claim	Disputed	\$5,558,288
Merrill Lynch Mortgage Lending, Inc. 4 World Financial Center, New York, New York 10080 Tel: 612-336-7387 Fax: 866-303-2832	Brian Lewandoski	Repurchaser Claim	Disputed	\$5,137,161

1) Name of creditor and complete mailing address, including zip code	(2) Name of creditor and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of Claim [if secured also state value of security
Credit-Based Asset Servicing and Securitization LLC 335 Madison Avenue-19th Floor, New York, New York 10017 Tel: 713-218-4682 Fax: 713-561-8352	Julaine O'Donnell-Barnes Loan Asset Management	Repurchaser Claim	Disputed	\$4,087,527
JP Morgan Mortgage Acquisition Corp. 270 Park Avenue, 6th Floor New York, New York 10017 Tel: 212-83407075 Fax: 877-262-2495	Dana A. Hall	Repurchaser Claim	Disputed	\$3,103,321
Bank of America, NA 214 North Tryon Street, 21st Floor Charlotte, North Carolina 28255 Tel: Fax: 212-378-4907	Todd C Craig	Repurchaser Claim	Disputed	\$2,442,684
Sovereign Bank 1130 Berkshire Boulevard, Wyomissing, PA 19610 Tel: Fax: 610-320-8448	Legal Department Outside Counsel: Nicholas Dennis Tel: 215-564-8142 Fax: 215-564-8120	Repurchaser Claim	Disputed	\$2,346,566
Kirkland & Ellis LLP 655 Fifteenth Street NW, Washington, DC 20005 Tel: 202-879-5000 Fax: 202-879-5200	General Counsel Re: Accredited Home Lenders	Accounts Payable		\$1,959,843
Paul Hastings Janofsky & Walker LLP 515 South Flower St, LOS ANGELES, CA 90071 Tel: 213-683-6000 Fax: 213-627-0705	General Counsel Re: Accredited Home Lenders	Accounts Payable		\$1,932,371

1) Name of creditor and complete mailing address, including zip code	(2) Name of creditor and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of Claim [if secured also state value of security]
IndyMac Bank, F.S.B. 155 North Lake Avenue, Pasadena, California 91101 Tel: Fax:	Leandro Soto	Repurchaser Claim	Disputed	\$1,587,132
Providus Washington DC LTD Department 95, Houston, TX 77210 Tel: 713-586-6586 Fax: 713-586-6596		Accounts Payable		\$1,367,641
Kroll OnTrack Inc 9023 Columbine Road Eden Prarie, MN 55347 Tel: 952-937-5161 Fax: 952-937-5750	General Counsel	Accounts Payable		\$1,357,849
Maguirre Properties Two Cal Plaza LLC 355 Grand Ave, Suite 3300 Los Angeles, CA 90071 Tel: 213-626-3300 Fax: 213-687-4758	General Counsel Re: Accredited Home Lenders	Accounts Payable		\$1,046,199
Credit Suisse (after assignment by DLJ Mortgage Capital, Inc.) Eleven Madison Avenue - 4th Floor New York, NY 10010-3629 Tel: 212-325-6471 Fax: 212-743-4810	Margaret DellaFera	Repurchaser Claim	Disputed	\$704,927
Luce Forward Hamilton & Scripps LLP 600 West Broadway San Diego, CA 92101 Tel: 619-236-1414 Fax: 619-645-5321	General Counsel Re: Accredited Home Lenders	Accounts Payable		\$606,772

1) Name of creditor and complete mailing address, including zip code	(2) Name of creditor and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of Claim [if secured also state value of security
Terwin Advisors, LLC 3 Park Avenue, 40th Floor New York, NY 10016 Tel: 212-218-5762 Fax: 212-218-5885	James Catrambone Asset Performance Management	Repurchaser Claim	Disputed	\$439,747
Littler Mendelson PC 650 California Street, 20 th Floor San Francisco CA 94108 Tel: 415-433-1940 Fax: 415-399-8490	General Counsel Re: Accredited Home Lenders	Accounts Payable		\$362,726
HomeEQ Services 4837 Watt Ave, Suite 200 North Highland, CA 95660 Tel: Fax: 916-339-6974		Repurchaser Claim	Disputed	\$327,750
Greenwich Capital Financial Products, Inc. 600 Steamboat Road, Greenwich, Connecticut 06830 Tel: 203-618-6684 Fax: 203-422-4680	Craig Eckes	Repurchaser Claim	Disputed	\$285,400
Stroz Friedberg LLC 2101 Cedar Springs Road, Suite 1250 Dallas TX 75201 Tel: 214-377-4555 Fax: 214-377-4570	General Counsel Re: Accredited Home Lenders	Accounts Payable		\$245,416
Bradley Arant Rose & White LLP PO Box 830709 Birmingham, AL 35283 Tel: 205-521-8000 Fax: 205-521-8800	Sharon Swindall Re: Accredited Home Lenders	Accounts Payable		\$204,009

1) Name of creditor and complete mailing address, including zip code	(2) Name of creditor and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of Claim [if secured also state value of security
Countrywide Bank, FSB Correspondent Lending Agreement 8511 Fallbrook Ave. WH-51C West Hills, CA 91304 Tel: 818-316-8189 Fax: 818-316-8849	Lydia DeVries Loss Mitigation	Repurchaser Claim	Disputed	\$200,000
Fidelity National Default Solutions 5661 Redhill Ave, Ste 201 Tustin, CA 92780 Tel: 714-247-7000 Fax: 949-655-5459	General Counsel Re: Accredited Home Lenders	Accounts Payable		\$189,678

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE

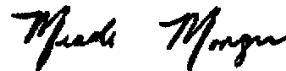
In re: § **Chapter 11**
§
ACCREDITED HOME LENDERS § **Case No. 09-_____ ()**
HOLDING Co., §

**CERTIFICATION CONCERNING CONSOLIDATED LIST OF CREDITORS
HOLDING THE 30 LARGEST UNSECURED CLAIMS**

The debtors and debtors-in-possession (the “Debtors”) in the above-captioned cases hereby certify under penalty of perjury that the *Consolidated List of Creditors Holding the 30 Largest Unsecured Claims*, submitted herewith, is complete and to the best of the Debtors’ knowledge correct and consistent with the Debtors’ books and records.

The information contained herein is based upon a review of the Debtors’ books and records. However, no comprehensive legal and/or factual investigations with regard to possible defenses to any claims set forth in the *Consolidated List of Creditors Holding the 30 Largest Unsecured Claims* have been completed. Therefore, the listing does not and should not be deemed to constitute: (1) a waiver of any defense to any listed claims; (2) an acknowledgement of the allowability of any listed claims; and/or (3) a waiver of any other right or legal position of the Debtors.

I declare under penalty of perjury that the foregoing is true and correct. Executed this 30th day of April, 2009.



Meade Monger
Chief Restructuring Officer