

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF DELAWARE**

In re Accredited Home Lenders Holding Co.

Case No. 09-11516 (MFW)

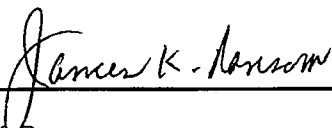
Reporting Period: January 1, 2010 through January 31, 2010

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month

Required Documents	Form No.	Documents Complete	Debtors' Statement
Schedule of Operating Cash Flow	MOR-1	X	
Bank Account Reconciliations, Bank Statements and Disbursements Journal	MOR-1a	X	X
Schedule of Professional Fees and Expenses Paid	MOR-1b	X	
Statement of Operations	MOR-2	X	
Balance Sheet	MOR-3	X	
Status of Post Petition Taxes			X
Summary of Unpaid Post Petition Accounts Payable	MOR-4	X	
Trade Accounts receivable and Aging	MOR-5	X	
Debtor Questionnaire	MOR-6	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the information contained in this monthly operating report (including attached schedules) is true and correct to best of my knowledge, information and belief.



James K. Ransom
Controller
Accredited Home Lenders

2/19/10

Date



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General Notes

Financial Statements- the financial statements and supplemental information contained herein are unaudited, preliminary, and may not comply with generally accepted accounting in the United States of America ("U.S. GAAP") in all material respects. In addition, the financial statements and supplemental information contained herein represent the five debtor subsidiaries. The Company's non-debtor subsidiaries are not included in the condensed combined income statement or condensed combined balance sheet.

The unaudited financial statements have been derived from the books and records of the Debtors. This information, however, has not been subject to procedures that would typically be applied to financial information presented in accordance with U.S. GAAP, and upon the application of such procedures, the Debtors believe that the financial information could be subject to changes, and these changes could be material. The information furnished in this report includes primarily normal recurring adjustments, but does not include all of the adjustments that would typically be made in accordance with U.S. GAAP.

The results of operations contained herein are not necessarily indicative of results that may be expected from any other period or for the full year and may not necessarily reflect the combined results of operations, financial position, and cash flows of the debtors in the future.

Intercompany Transactions – Receivables and payables between the Debtors have been eliminated; however, intercompany transactions between the Debtors and no debtor affiliates have not been eliminated in the financial statements contained herein. No conclusion as to the legal obligation related to these intercompany transactions is made by the presentation herein.

Liabilities Subject to Compromise - As a result of the chapter 11 filings, the payment of prepetition indebtedness is subject to compromise or other treatment under a plan of reorganization. The determination of how liabilities will ultimately be settled and treated cannot be made until the Court approves a chapter 11 plan of reorganization. Accordingly, the ultimate amount of such liabilities is not determinable at this time. SOP 90-7 requires prepetition liabilities that are subject to compromise to be reported at the amounts expected to be allowed, even if they may be settled for lesser amounts. The amounts currently classified as liabilities subject to compromise are preliminary and may be subject to future adjustments depending on court actions, further developments with respect to disputed claims, determination of the secured status of certain claims, the values of any collateral securing such claims, rejection of executory contracts, continued reconciliation or other events.

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month

MOR-1

**Debtors Combined Schedule of Operating Cash Flow
For the Period January 1, 2010 through January 31, 2010**

	Accredited Home Lenders Holding Co. Case # 09-11516	Accredited Home Lenders, Inc. Case # 09-11517	Vendor Management Services, LLC Case # 09-11518	Inzura Insurance Services Inc. Case # 09-11519	Windsor Management Co. Case # 09-11520	Total
Beginning Cash Balance	\$ 1,156,325	\$ 8,852,655	\$ 873,199	\$ -	\$ 2,514,061	\$ 13,396,240
Cash Receipts						
Operating	-	-	-	-	-	-
Other ⁽¹⁾	-	1,445,029	-	-	-	1,445,029
Total Cash Receipts	-	1,445,029	-	-	-	1,445,029
Cash Disbursements						
Comp and benefits ⁽²⁾	-	124,221	-	-	55	124,276
General ⁽³⁾	-	928,988	1,264	-	-	930,252
Total Cash Disbursements	-	1,053,209	1,264	-	55	1,054,528
Debtors' Net Cash Flow	-	391,820	(1,264)	-	(55)	390,501
Other	-	-	-	-	-	-
Net Cash Flow	-	391,820	(1,264)	-	(55)	390,501
Ending Cash Balance ⁽⁴⁾	\$ 1,156,325	\$ 9,244,474	\$ 871,935	\$ -	\$ 2,514,006	\$ 13,786,741

Notes:

- Other receipts include \$1.3MM cash settlement from Select Portfolio Services and \$181k tax refunds
- \$26k increase from December was due to \$14k severance and final pay of terminated employees paid in January and \$13k Cobra credits which reduced taxes paid in December.
- AHL disbursements include \$0.9M for post-petition professional fees.
- Cash balances reflect available funds and activity in primary accounts. Bank balances may be different than book balances due to outstanding

In re Accredited Home Lenders Holding Co.

Case No. 09-11516 (MFW)
Reporting Period: January 1, 2010 through January 31, 2010

MOR-1a
Debtors Statement with respect to Bank Account Reconciliations,
Bank Statements and Cash Disbursements Journal
For the Period January 1, 2010 through January 31, 2010

Bank Account Reconciliations and Cash Disbursements Journals

The Debtor affirms that bank reconciliations are prepared for all open and active bank accounts on a monthly basis.

Bank Statements

The Debtors affirm that bank statements for all open and active bank accounts are retained by the Debtors.
The Debtors affirm that the following bank accounts were closed during the current reporting period:

<u>Debtor</u>	<u>Institution</u>	<u>Date closed</u>
	NONE	

The Debtors affirm that the following bank accounts were opened during the current reporting period:

<u>Debtor</u>	<u>Institution</u>	<u>Date opened</u>
	NONE	

MOR-1b
 Schedule of Professional Fees and Expenses Paid
 For the Period January 1, 2010 through January 31, 2010

Professionals	Role	Amount Paid this Period			Cumulative Amounts Paid Since		
		Fees	Expenses	Total	Fees	Expenses	Total
AP Services, LLC	Interim Management (CRO/CAO)	\$ 268,093	\$ 27,951	\$ 296,044	\$ 2,726,067	\$ 262,122	\$ 2,988,189
Hunton & Williams LLP	Debtors' Counsel	274,404	4,491	278,896	2,136,880	56,658	2,193,538
Pachulski, Stang, Ziehl & Jones, LLP	Debtors' Delaware Counsel	19,180	8,853	28,032	114,018	40,281	154,299
Kurtzman Carson Consultants	Noticing / Claims Agent	28,583	11,399	39,982	201,307	45,762	247,069
Phoenix Capital	Investment Banker / Financial Advisor	-	-	-	170,482	-	170,482
Quinn Emmanuel	Special Litigation Counsel	61,192	2,823	64,015	415,001	12,871	427,872
Buckley Sandler, LLP	Special Counsel	-	-	-	23,519	-	23,519
Arent Fox	Credit Committee Counsel	92,730	1,314	94,044	497,682	4,920	502,602
Elliot Greenleaf	Credit Committee DE Counsel	26,170	2,185	28,356	128,656	8,303	136,959
Weiser LLP	Credit Committee Financial Advisor	21,086	-	21,086	111,149	456	111,604
Total		\$ 791,438	\$ 59,017	\$ 850,455	\$ 6,524,760	\$ 431,373	\$ 6,956,133

Payments to professionals may represent more than one month of invoices.

MOR 2
Debtors Condensed Combined Statement of Operations
(Unaudited)

	For the Period January 1, 2010 to January 31, 2010					For the Period May 1, 2009 (Petition Date) to January 31, 2010						
	Accredited Home Lenders Holding Co. Case # 09-11516	Vendor Management Services, LLC Case # 09-11518	Accredited Home Lenders, Inc. and Subsidiaries Eliminations	Accredited Home Lenders, Inc. Case # 09-11517	Windsor Management Co. Case # 09-11520	Inzura Insurance Services Inc. Case # 09-11519	Accredited Home Lenders Holding Co. Case # 09-11516	Vendor Management Services, LLC Case # 09-11518	Accredited Home Lenders, Inc. and Subsidiaries Eliminations	Accredited Home Lenders, Inc. Case # 09-11517	Windsor Management Co. Case # 09-11520	Inzura Insurance Services Inc. Case # 09-11519
REVENUES												
Interest income ⁽¹⁾	\$ (433,471)	-	-	-	-	-	\$ (5,886,790)	-	29,622	\$ -	-	-
Interest expense ⁽²⁾	-	-	-	-	-	-	5	(1,011)	-	(2,023,034)	-	-
Other ⁽³⁾	-	-	-	11,391	-	-	-	(1,539,576)	-	(2,023,034)	237,560	245,898
Net revenues	(433,471)	-	11,391	11,391	-	-	(5,886,785)	(1,510,965)	-	(1,994,423)	237,560	245,898
Operating expenses:												
Compensation and benefits ⁽⁴⁾	-	-	125,113	125,058	55	-	-	2,428,704	-	2,361,731	66,973	-
Depreciation	-	-	-	-	-	-	-	1,046,364	-	1,046,364	-	-
Selling and administrative ⁽⁵⁾	-	1,264	249,487	249,180	307	-	-	8,225,426	-	8,200,815	24,611	-
Professional fees post petition ⁽⁶⁾	-	-	1,026,930	1,026,930	-	-	-	9,014,060	-	9,014,060	-	-
Pre-petition expenses ⁽⁷⁾	-	-	-	-	-	-	-	736,819	-	736,819	-	-
Insurance cost	-	-	-	-	-	-	-	937,666	-	937,666	-	-
Goodwill write-off ⁽⁸⁾	-	-	-	-	-	-	-	16,795,895	-	16,795,895	-	-
Total expenses	-	1,264	1,401,530	1,401,168	362	-	-	39,093,330	-	39,093,330	91,584	-
Operating profit/(loss)	(433,471)	(1,264)	(1,389,139)	(1,388,777)	(362)	-	(5,886,785)	(40,695,879)	-	(41,087,752)	145,976	245,898
Intercompany income/(expense)	-	-	-	-	-	-	-	302,449	-	302,449	-	-
Management fee income/(expense) debtors	-	-	-	-	-	-	-	(302,449)	-	(302,449)	(87,019)	-
VMS	-	-	-	-	-	-	-	-	-	-	-	-
Windsor	-	-	-	-	-	-	-	-	-	-	-	-
REIT ⁽⁹⁾	-	-	-	-	-	-	-	-	-	-	-	-
Canada	-	-	16,590	16,590	-	-	-	147,282	-	147,282	-	-
Interest income/(expense) non-debtors	-	-	-	-	-	-	-	-	-	-	-	-
REIT	-	-	-	-	-	-	-	8,521	-	8,521	-	-
Total intercompany income/(expense)	-	-	16,590	16,590	-	-	-	458,252	-	458,252	(87,019)	-
Income/(loss) before equity in earnings of non-debtor subsidiaries	(433,471)	(1,264)	(1,373,549)	(1,373,187)	(362)	-	(5,886,785)	(40,237,626)	-	(40,542,481)	58,957	245,898
Equity in earnings/(loss) debtor subsidiaries:												
VMS	(1,264)	-	-	-	-	-	(285,898)	-	-	-	-	-
AHL and debtor subs	(1,373,549)	-	-	-	-	-	(40,625,280)	-	-	-	-	-
Windsor	-	-	362	(362)	-	-	-	-	-	-	-	-
Inzura	-	-	-	-	-	-	-	-	-	-	-	-
Equity in earnings/(loss) non-debtor subsidiaries:												
Accredited Home Lenders Canada ⁽¹⁰⁾	(112,960)	-	(112,960)	(112,960)	-	-	(2,046,100)	(2,046,100)	-	(2,046,100)	-	-
Accredited Mortgage REIT Trust ⁽¹¹⁾	(877,545)	-	-	-	-	-	(2,876,702)	-	-	-	-	-
Net income/(loss) before income taxes	(2,798,789)	(1,264)	(1,486,509)	(1,486,509)	(362)	-	(61,720,766)	(42,283,727)	(304,854)	(42,283,727)	58,957	245,898
Income taxes/(refunds) ⁽¹²⁾	-	-	-	-	-	-	-	387,654	-	387,654	-	-
Net income (loss)	\$ (2,798,789)	\$ (1,264)	\$ (1,486,509)	\$ (1,486,509)	\$ (362)	\$ -	\$ (61,720,766)	\$ (42,871,381)	\$ (304,854)	\$ (42,871,381)	\$ 58,957	\$ 245,898

Notes:
 1 Represents interest earned on owned mortgage loans. Interest is not accrued on loans that are non-performing (greater than 90 days past due).
 2 Interest expense represents the loss accruing on Trust Preferred Securities, a wholly owned subsidiary of Holding Co.
 3 Miscellaneous receipts.
 4 January increased due to \$47k of Cobra credits included in December.
 5 January includes \$170k of amortized prepaid expenses recorded by AHL.
 6 Represents professional fees incurred post petition, paid and accrued.
 7 Represents invoices for pre petition costs and fees received post-petition.
 8 Represents non-cash write off recorded in June of goodwill allocated to AHL. In connection with acquisition by Lone Star in 2007.
 9 No management fees allocated to REIT beginning in June-new basis being determined since sale of servicing.
 10 Includes gain or loss on foreign currency exchange rate. YTD also includes non-cash write-off of Canada's goodwill.
 11 Includes accruals for dividend on preferred stock net of fair value adjustment of residuals.
 12 Income taxes include true-up adjustment of previously reported state tax refund claims receivable.

MOR 3
Debtors Condensed Combined Balance Sheet
As of the Petition Date and January 31, 2010
(Unaudited)

	January 31, 2010					May 1, 2009								
	Combined	Elim	Accredited Home Lenders Holding Co. Case # 09-11516	Vendor Management Services, LLC Case # 09-11518	Accredited Home Lenders, Inc. Case # 09-11517	Windors Management Co. Case # 09-11520	Inzura Insurance Services Inc. Case # 09-11519	Combined	Elim	Accredited Home Lenders Holding Co. Case # 09-11516	Vendor Management Services, LLC Case # 09-11518	Accredited Home Lenders, Inc. Case # 09-11517	Windors Management Co. Case # 09-11520	Inzura Insurance Services Inc. Case # 09-11519
ASSETS														
Cash and cash equivalents	\$ 13,786,740	\$ -	\$ 1,156,325	\$ 871,935	\$ 9,244,474	\$ 2,514,006	\$ -	\$ -	\$ -	\$ 1,145,751	\$ 707,610	\$ 9,662,983	\$ 1,511,556	\$ -
Restricted cash ⁽¹⁾	2,307,897	-	-	572,481	1,725,153	10,263	-	-	-	-	551,011	5,548,895	10,263	-
Loans held for sale ⁽²⁾	1,008,079	-	-	-	1,008,079	-	-	-	-	-	-	12,146,953	-	-
Other receivables ⁽³⁾	2,076,155	-	-	724	2,075,431	-	-	-	-	-	366,952	9,739,158	595,818	-
Prepaid, deferred charges & deposits	2,961,768	-	-	-	2,961,768	-	-	-	-	1,552,079	-	4,075,340	-	-
	22,140,639	-	1,156,325	1,445,140	17,014,905	2,524,269	-	-	-	2,697,830	1,625,573	41,173,329	2,117,637	-
Property, plant and equipment, net ⁽⁴⁾	-	-	-	-	-	-	-	-	-	-	-	1,926,551	-	-
Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goodwill	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment in non-debtor subsidiaries ⁽⁵⁾	159,364,018	50,780,531	-	-	-	-	-	-	-	-	-	16,795,895	-	-
Intercompany receivables	410,344	(4,655,311)	-	-	31,060,191	-	-	-	-	123,357,276	-	34,155,312	-	-
Other ⁽⁶⁾	1,549,131	-	-	-	1,549,131	-	-	-	-	-	-	4,247,771	-	5,065,410
Total Assets	\$ 183,464,131	\$ 46,125,219	\$ 1,445,140	\$ 1,445,140	\$ 49,624,227	\$ 2,524,269	\$ 5,065,655	\$ 236,535,097	\$ 3,372,513	\$ 126,055,106	\$ 1,625,573	\$ 98,298,858	\$ 2,117,637	\$ 5,065,410
LIABILITIES AND EQUITY(DEFICIT)														
Liabilities:														
Accounts payable	\$ 478,743	\$ -	\$ -	\$ -	\$ 478,743	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Income taxes payable ⁽⁷⁾	10,814,754	-	-	-	10,814,754	-	-	-	-	-	-	10,817,897	-	-
Other accrued liabilities and reserves ⁽⁸⁾	4,786,284	-	-	-	4,776,001	10,263	-	8,527,423	-	1,453,86	8,511,638	14,332	-	-
	16,079,762	-	-	-	16,069,499	10,263	-	19,345,320	-	1,454	19,329,535	14,332	-	-
Liabilities Subject to Compromise:														
Senior secured and residual facility ⁽⁹⁾	5,000,000	-	-	-	5,000,000	-	-	5,000,000	-	-	-	5,000,000	-	-
Accounts payable - pre petition ⁽¹⁰⁾	17,180,493	-	-	70,731	17,109,762	-	-	14,907,647	-	-	-	14,907,647	-	-
Accrued liabilities-pre petition	20,995,419	-	-	641,421	20,353,998	-	-	25,682,066	-	-	907,962	24,528,451	-	245,653
Reserve for repurchases	26,071,327	-	-	-	26,071,327	-	-	26,071,327	-	-	26,071,327	-	-	-
Intercompany payables	291,535,145	(4,655,311)	272,072,735	1,198,105	21,985,461	934,156	-	287,205,986	(4,755,593)	267,727,455	895,375	22,756,337	582,412	-
Total liabilities	378,862,145	(4,655,311)	272,072,735	1,910,257	106,590,046	944,419	-	378,212,346	(4,755,593)	267,727,455	1,804,791	112,593,297	586,744	245,653
Shareholders' Equity(Deficit)	(193,398,014)	50,780,531	(193,393,114)	(465,117)	(56,965,819)	1,579,850	5,065,655	(141,677,250)	8,128,106	(141,672,349)	(179,218)	(14,294,439)	1,520,893	4,819,757
Total Liabilities and Equity	\$ 183,464,131	\$ 46,125,219	\$ 1,445,140	\$ 1,445,140	\$ 49,624,227	\$ 2,524,269	\$ 5,065,655	\$ 236,535,097	\$ 3,372,513	\$ 126,055,106	\$ 1,625,573	\$ 98,298,858	\$ 2,117,637	\$ 5,065,410

Notes:

- 1 Consists largely of monies backing letters of credit for workers' compensation insurance and escrowment funds.
- 2 Represents estimate of value that may change.
- 3 Consists primarily of \$1.4M of advances. Decrease from prior month was due to settlement of SPS receivables in January (\$1.25M).
- 4 Remaining assets were fully depreciated in October.
- 5 Value may differ materially.
- 6 Includes \$1M for deferred compensation asset and \$0.5M tax refunds receivable.
- 7 Includes \$3.7M current liability for an error on the refund claim received. The balance is a FIN 48 liability-not currently payable. No adjustment has been made to reflect potential receivables for the realization of net operating losses as a result of recent tax law change.
- 8 Includes LOCUM reserve (\$0.7M) and reserve for claim advances (\$0.2M), unclaimed liabilities (\$1.4M) and accrued estimated post-petition professional fees which have not been billed (\$1.8M). Professional fees that have been billed (\$0.4M) and not yet paid are included in Accounts Payable.
- 9 Item disputed
- 10 Increase relates to pre-petition invoices received post-petition.

In re Accredited Home Lenders Holding Co.

Case No. 09-11516 (MFW)

Reporting Period: January 1, 2010 through January 31, 2010

MOR-4

Combined Debtors Summary of Unpaid Post Petition Accounts Payable

Debtors:	Current	0-30	31-60	61-90	Over 90	Total
Accredited Home Lenders, Inc. Case # 09-11517	\$ -	\$ -	\$ 74,926	\$ 106,339	\$ 297,478	\$ 478,743

Notes:

The post petition accounts payable reported represent open and outstanding trade invoices.
The amount does not include accruals for invoices not yet received or approved.

In re Accredited Home Lenders Holding Co.

Case No. 09-11516 (MFW)

Reporting Period: January 1, 2010 through January 31, 2010

MOR-5

Debtors Trade Accounts Receivable and Aging

Trade accounts receivables

N/A

The Debtors do not have accounts receivable.
Accrued interest, refunds, advances, and other miscellaneous receivables are not aged.

In re Accredited Home Lenders Holding Co.

Case No. 09-11516 (MFW)

Reporting Period: January 1, 2010 through January 31, 2010

**MOR-6
Debtor Questionnaire
For the Period January 1, 2010 to January 31, 2010**

- 1 Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation.
- 2 Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation.
- 3 Have all post petition tax returns been timely filed? If no provide an explanation.
- 4 Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation.
- 5 Have any bank accounts been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.

YES	NO
	X
	X
X	
X	
	X

Notes: All tax return extensions have been timely filed.

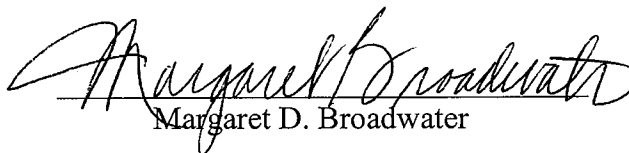
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE

In re:) Chapter 11
)
ACCREDITED HOME LENDERS) Case No. 09-11516 (MFW)
HOLDING CO., et al.¹) Jointly Administered
)
Debtors.)

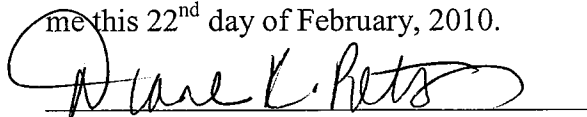
AFFIDAVIT OF SERVICE

Margaret D. Broadwater, being duly sworn according to law, deposes and says that she is employed by Pachulski Stang Ziehl & Jones LLP, and that on the 22nd day of February, 2010 she caused a copy of the following documents to be served upon the following service list in the manner indicated:

Monthly Operating Report for January 2010


Margaret D. Broadwater

Sworn to and subscribed before
me this 22nd day of February, 2010.



Notary Public

My Commission Expires: 2-20-12

DIANE K. POTTS
NOTARY PUBLIC
STATE OF DELAWARE
My commission expires Feb. 20, 2012

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.

Accredited Home Lenders Core and Fee Service List

Case No. 09-11516 (MFW)
Doc. No. 150022
03 – Hand Delivery
05 – First Class Mail

(Counsel to Debtors)

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James E. O’Neill, Esquire
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Wilmington, Delaware 19899-8705

Hand Delivery

(Parcels)
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230 North Market Street
P.O. Box 27
Wilmington, DE 19899

Hand Delivery

(United States Trustee)
Thomas P. Tinker
Office of the United States Trustee
J. Caleb Boggs Federal Building
844 King Street, Suite 2207
Wilmington, DE 19801

Hand Delivery

(Official Committee of Unsecured Creditors)
Rafael X. Zahralddin-Aravena, Esquire
Shelley A. Kinsella, Esquire
Neil R. Lapinski, Esquire
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First Class Mail

(Official Committee of Unsecured Creditors)
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