

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. §  
§ Jointly Administered  
Debtors.<sup>1</sup> §

**NOTICE OF COMMENCEMENT OF CHAPTER 11 BANKRUPTCY CASE,  
MEETING OF CREDITORS AND FIXING OF CERTAIN DATES**

On May 1, 2009, the debtors and debtors in possession in the above-captioned cases (the “Debtors”) filed voluntary petitions for relief under Chapter 11 of title 11 of the United States Code, 11 U.S.C. §§ 101 through 1330, as amended by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (the “Bankruptcy Code”). The Debtors, and their addresses, case numbers and federal tax identification numbers are as follows:

DEBTOR (Other names, if any, used by the Debtor in the last 6 years appear in brackets)	ADDRESS	CASE NO.	EID #
Accredited Home Lenders Holding Co..	9915 Mira Mesa Blvd., Ste. 100 San Diego, CA 92131	09-11516	04-3669482
Accredited Home Lenders, Inc.	9915 Mira Mesa Blvd., Ste. 100 San Diego, CA 92131	09-11517	03-0426859
Vendor Management Services, LLC d/b/a Inzura Settlement Services	9915 Mira Mesa Blvd., Ste. 100 San Diego, CA 92131	09-11518	57-1178047
Inzura Insurance Services, Inc.	9915 Mira Mesa Blvd., Ste. 100 San Diego, CA 92131	09-11519	56-2527089
Windsor Management Co. d/b/a AHL Foreclosure Services Co.	9915 Mira Mesa Blvd., Ste. 100 San Diego, CA 92131	09-11520	95-3374056

**DATE, TIME AND LOCATION OF MEETING OF CREDITORS. June 22, 2009 at 2:00 p.m. Eastern time, J. Caleb Boggs Federal Courthouse, 844 King Street, 2<sup>nd</sup> Floor, Room 2112, Wilmington, DE 19801.**

**DEADLINE TO FILE A PROOF OF CLAIM.** Notice of a deadline will be sent at a later time.

**NAME, ADDRESS AND TELEPHONE NUMBER OF TRUSTEE.** Thomas Patrick Tinker, Esquire, Office of the United States Trustee, J. Caleb Boggs Federal Building, 844 King Street, Suite 2207, Wilmington, DE 19801.  
Tel.: (302) 573-6491

**COUNSEL FOR THE DEBTORS:** 1) Pachulski Stang Ziehl & Jones LLP, Laura Davis Jones (Bar No. 2436), James E. O’Neill (Bar No. 4042), Kathleen P. Makowski (Bar No. 3648), 919 North Market Street, 17<sup>th</sup> Floor, P.O. Box 8705, Wilmington, DE 19899-8705 (Courier 19801), Telephone: (302) 652-4100, Facsimile: (302) 652-4400 and 2) Hunton & Williams LLP, Gregory G. Hesse, Esquire (Texas Bar No. 09549419), 1445 Ross Avenue, Dallas, Texas 75202, Telephone: (214) 979-3000, Facsimile: (214) 880-0011

<sup>1</sup> The Debtors in these cases, along with the last four digits of each Debtor’s 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.



COMMENCEMENT OF CASE. The petitions for reorganization under Chapter 11 of the Bankruptcy Code have been filed in this Court by the Debtors listed above, and orders for relief have been entered. You will not receive notice of all documents filed in this case. All documents filed with the Court, including lists of the Debtors' property and debts, are available for inspection at the Office of the Clerk of the Bankruptcy Court. In addition, such documents may be available at [www.deb.uscourts.gov](http://www.deb.uscourts.gov).

PURPOSE OF CHAPTER 11 FILING. Chapter 11 of the Bankruptcy Code enables a debtor to reorganize pursuant to a plan. A plan is not effective unless approved by the Court at a confirmation hearing. Creditors will be given notice concerning any plan, or in the event the case is dismissed or converted to another chapter of the Bankruptcy Code. The Debtor will remain in possession of its property and will continue to operate any business unless a trustee is appointed.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom a debtor owes money or property. Under the Bankruptcy Code, a debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting a debtor to demand repayment, taking action against a debtor to collect money owed to creditors or to take property of a debtor, and starting or continuing foreclosure actions or repossessions. If unauthorized actions are taken by a creditor against a debtor, the Court may penalize that creditor. A creditor who is considering taking action against a debtor or the property of a debtor should review § 362 of the Bankruptcy Code and may wish to seek legal advice. The staff of the Clerk of the Bankruptcy Court are not permitted to give legal advice.

MEETING OF CREDITORS. The Debtors' representative, as specified in Rule 9001(5) of the Federal Rules of Bankruptcy Procedure (the "Bankruptcy Rules"), is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the Debtors and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to the creditors.

CLAIMS. Schedules of creditors will be filed pursuant to Bankruptcy Rule 1007. Any creditor holding a scheduled claim which is not listed as disputed, contingent, or unliquidated as to amount may, but is not required to, file a proof of claim in these cases. Creditors whose claims are not scheduled or whose claims are listed as disputed, contingent, or unliquidated as to amount and who desire to participate in the cases or share in any distribution must file their proofs of claim. A creditor who desires to rely on the schedule of creditors has the responsibility for determining that the claim is listed accurately. **Separate notice of the deadlines to file proofs of claim and proof of claim forms will be provided to the Debtors' known creditors.** Proof of claim forms also are available in the clerk's office of any bankruptcy court. Proof of claim forms are also available from the Court's web site at [www.deb.uscourts.gov](http://www.deb.uscourts.gov). Kurtzman Carson Consultants, LLC is the claims agent in these cases and can provide a proof of claim form if you cannot obtain one from your local bankruptcy court. Kurtzman Carson Consultants, LLC can be reached by telephone at 866-381-9100 or 310-823-9000, through their web site at <http://www.kccllc.net/accredited> or by first class, hand delivery or overnight mail as follows:

**By First-Class Mail, Hand-Delivery or Overnight Mail:**

Accredited Home Lenders Co.  
c/o Kurtzman Carson Consultants, LLC  
2335 Alaska Avenue  
El Segundo, CA 90245

DISCHARGE OF DEBTS. Confirmation of a Chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code § 1141(d). A discharge means that you may never try to collect the debt from the debtors, except as provided in the plan.

For the Court:           /s/ David D. Bird            
Clerk of Court

Dated: June 1, 2009