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HOME LENDERS

Accredited Mortgage Loan REIT Trust Announces Suspension of Q1 2009 Dividend on Preferred Shares

SAN DIEGO, Mar. 23, 2009 -- Accredited Mortgage Loan REIT Trust ("REIT") announces it has suspended the Q1 2009 dividend payment on its 9.75% Series A Perpetual Cumulative Preferred Shares ("Preferred"). Since the Preferred shares are cumulative, this suspended dividend will be accrued to the benefit of the Preferred shareholders and recorded as a liability in REIT's net asset value.

About Accredited Mortgage Loan REIT Trust

Accredited Mortgage Loan REIT Trust, a subsidiary of Accredited Home Lenders, Inc., is a Maryland real estate investment trust formed in May 2004 for the purpose of acquiring, holding and managing real estate assets.

Forward Looking Statement

Statements regarding the payment of the dividend on REIT's Preferred shares constitute forward-looking statements within the meaning of the federal securities laws. Such statements are based on current expectations, and the actual results and the timing of certain events could differ materially from those projected in or contemplated by these forward-looking statements due to a number of factors, including but not limited to the liquidity and capital needs of REIT. REIT cautions readers that the non-prime mortgage industry and REIT's business are subject to numerous significant risks and uncertainties.

SOURCE: Accredited Mortgage Loan REIT Trust