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CREDIT ACCEPTANCE CORPORATION Form 8-K January 26, 2005

> UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 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): JANUARY 26, 2005

CREDIT ACCEPTANCE CORPORATION (Exact Name of Registrant as Specified in its Charter)

Commission File Number 000-20202

MICHIGAN 38-1999511 (State or other jurisdiction of incorporation or organization)

25505 W. TWELVE MILE ROAD, SUITE 3000	48034-8339
SOUTHFIELD, MICHIGAN	(Zip Code)
(Address of Principal Executive Offices)	

(Registrant's telephone number, including area code): (248) 353-2700

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:

- / / 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))

ITEM 7.01 REGULATION FD DISCLOSURE.

Credit Acceptance Corporation is furnishing materials, included as Exhibit

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99.1 to this report and incorporated herein by reference, which were prepared for inclusion on its investor relations website. Credit Acceptance Corporation is not undertaking to update these materials. This report should not be deemed an admission as to the materiality of any information contained in these materials.

The information furnished in this report shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that Section, nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

- (c) Exhibits.
 - 99.1 Materials added to website on or about January 26, 2005

SIGNATURES

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

CREDIT ACCEPTANCE CORPORATION (Registrant)

By: /s/ Douglas W. Busk

Douglas W. Busk Treasurer January 26, 2005

INDEX OF EXHIBITS

EXHIBIT NO.

DESCRIPTION

99.1 Materials added to website on or about January 26, 2005