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CREDIT ACCEPTANCE CORPORATION  
Form DEFA14A  
April 12, 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): APRIL 12, 2005

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

Commission File Number 000-20202

MICHIGAN  
(State or other jurisdiction of incorporation or organization)

38-199951  
(I.R.S. Employer Ident

25505 W. TWELVE MILE ROAD, SUITE 3000  
SOUTHFIELD, MICHIGAN  
(Address of Principal Executive Offices)

48034-8339  
(Zip Code)

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

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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)
- /x/ 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

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Exchange Act (17 CFR 240.13e-4(c))

ITEM 7.01 REGULATION FD DISCLOSURE.

On April 12, 2005, Credit Acceptance Corporation issued a press release communicating additional information to shareholders related to its April 11, 2005 press release regarding a possible change in accounting for its loan portfolio. The press release, dated April 12, 2005, is attached as Exhibit 99.1 to this Form 8-K and incorporated herein by reference.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits.

99.1 Press Release dated April 12, 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/ Kenneth S. Booth  
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Kenneth S. Booth  
Chief Financial Officer

April 12, 2005

INDEX OF EXHIBITS

| EXHIBIT NO.<br>----- | DESCRIPTION<br>-----               |
|----------------------|------------------------------------|
| 99.1                 | Press Release dated April 12, 2005 |