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CREDIT ACCEPTANCE CORPORATION

Form 8-K May 03, 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): MAY 2, 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) (I.R.S. Employer Ident

38-199951

25505 W. TWELVE MILE ROAD, SUITE 3000 SOUTHFIELD, MICHIGAN (Address of Principal Executive Offices) 48034-833 (Zip Code

(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))

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On May 2, 2005, Credit Acceptance Corporation (the "Company") issued a press release announcing operational data for the three months ended March 31, 2005. The press release, dated May 2, 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 May 2, 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

Kenneth S. Booth Chief Financial Officer May 3, 2005

INDEX OF EXHIBITS

EXHIBIT NO. DESCRIPTION

99.1 Press Release dated May 2, 2005.