CREDIT ACCEPTANCE CORP Form SC 13G/A February 09, 2012

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934

(Amendment No. 4)*

Credit Acceptance Corporation (Name of Issuer)

Common Stock (Title of Class of Securities)

225310 10 1 (CUSIP Number)

December 31, 2011 (Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

Rule 13d-1(b)

R Rule 13d-1(c)

Rule 13d-1(d)

^{*} The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP No. 225310 10 1

NAMES OF REPORTING PERSONS.

I.R.S. Identification Nos. of above persons (entities only).

1. The Donald A. Foss 2010 Annuity Trust #2.

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS)

- (a)
- 2. (b)

SEC USE ONLY

3.

CITIZENSHIP OR PLACE OF ORGANIZATION

4. Michigan

SOLE VOTING POWER

NUMBER OF 5. 0

SHARES SHARED VOTING POWER

BENEFICIALLY

OWNED BY 6. 63,330

EACH SOLE DISPOSITIVE POWER

REPORTING

PERSON 7. 0

WITH SHARED DISPOSITIVE POWER

8. 63,330

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

9. 63,330

CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)

10.

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

11. 0.2%*

TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

12. OO

^{*} The percentage is calculated based upon total outstanding shares of 25,666,399 as of October 21, 2011 as set forth in Issuer's Form 10-Q filed on November 1, 2011.

CUSIP No. 225310 10 1

NAMES OF REPORTING PERSONS.

I.R.S. Identification Nos. of above persons (entities only).

1. The Donald A. Foss 2010 Annuity Trust.

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS)

(a)

2. (b)

SEC USE ONLY

3.

CITIZENSHIP OR PLACE OF ORGANIZATION

4. Michigan

SOLE VOTING POWER

NUMBER OF 5. 0

SHARES SHARED VOTING POWER

BENEFICIALLY

OWNED BY 6. 1,272,830

EACH SOLE DISPOSITIVE POWER

REPORTING

PERSON 7. 0

WITH SHARED DISPOSITIVE POWER

8. 1,272,830

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

9. 1,272,830

CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)

10.

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

11.

5.0%*

TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

12. OO

^{*} The percentage is calculated based upon total outstanding shares of 25,666,399 as of October 21, 2011 as set forth in Issuer's Form 10-Q filed on November 1, 2011.

CUSIP No. 225310 10 1

NAMES OF REPORTING PERSONS.

I.R.S. Identification Nos. of above persons (entities only).

1. The Donald A. Foss 2011 Annuity Trust.

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS)

- (a)
- 2. (b)

SEC USE ONLY

3.

CITIZENSHIP OR PLACE OF ORGANIZATION

4. Michigan

SOLE VOTING POWER

NUMBER OF 5. 0

SHARES SHARED VOTING POWER

BENEFICIALLY

OWNED BY 6. 882,328

EACH SOLE DISPOSITIVE POWER

REPORTING

PERSON 7. 0

WITH SHARED DISPOSITIVE POWER

8. 882,328

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

9. 882,328

CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)

10.

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

11. 3.4%*

TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

12. OO

^{*} The percentage is calculated based upon total outstanding shares of 25,666,399 as of October 21, 2011 as set forth in Issuer's Form 10-Q filed on November 1, 2011.

CUSIP No. 225310 10 1

NAMES OF REPORTING PERSONS.

I.R.S. Identification Nos. of above persons (entities only).

1. Allan V. Apple

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS)

- (a)
- 2. (b)

SEC USE ONLY

3.

CITIZENSHIP OR PLACE OF ORGANIZATION

4. United States

SOLE VOTING POWER

NUMBER OF 5. 0

SHARES SHARED VOTING POWER

BENEFICIALLY

OWNED BY 6.