

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM ABS-15G

ASSET-BACKED SECURITIZER
REPORT PURSUANT TO SECTION 15G OF
THE SECURITIES EXCHANGE ACT OF 1934

Check the appropriate box to indicate the filing obligation to which this form is intended to satisfy:

Rule 15Ga-1 under the Exchange Act (17 CFR 240.15Ga-1) for the reporting period:

_____ to _____

Date of Report (Date of earliest event reported): _____

Commission File Number of securitizer: _____

Central Index Key Number of securitizer: _____

Name and telephone number, including area code, of the person to
contact in connection with this filing

Indicate by check mark whether the securitizer has no activity to report for the initial period pursuant to Rule 15Ga-1(c)(1)

Indicate by check mark whether the securitizer has no activity to report for the quarterly period pursuant to Rule 15Ga-1(c)(2)(i)

Indicate by check mark whether the securitizer has no activity to report for the annual period pursuant to Rule 15Ga-1(c)(2)(ii)

Rule 15Ga-2 under the Exchange Act (17 CFR 240.15Ga-2).

Central Index Key Number of depositor: 0000885550

Credit Acceptance Auto Loan Trust 2023-1
(Exact name of issuing entity as specified in its charter)

Commission File Number of issuing entity (if applicable): _____

Central Index Key Number of underwriter (if applicable): _____

Douglas W. Busk, Chief Treasury Officer, (248) 353-2700 (ext. 4432)
Name and telephone number, including area code, of the person to
contact in connection with this filing

Item 2.01 Findings and Conclusions of a Third Party Due Diligence Report Obtained by the Issuer

Attached as Exhibit 99.1 hereto is a Report of Independent Certified Public Accountants, dated February 13, 2023, of Grant Thornton LLP, which report sets forth the findings and conclusions, as applicable, of Grant Thornton LLP with respect to certain agreed-upon procedures performed by Grant Thornton LLP.

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
99.1	Report of Independent Certified Public Accountants, dated February 13, 2023, of Grant Thornton LLP.

SIGNATURES

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

CREDIT ACCEPTANCE CORPORATION
(Depositor)

By: /s/ Douglas W. Busk
Name: Douglas W. Busk
Title: Chief Treasury Officer

Date: February 13, 2023

ITEM 4 AND ITEM 5

REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

Board of Directors and Management of
Credit Acceptance Corporation
Credit Acceptance Auto Loan Trust 2023-1
and Wells Fargo Securities, LLC.:

We have performed the procedures enumerated below, on certain information with respect to attributes of Credit Acceptance Corporation's (the "Company") vehicle loans as of December 31, 2022 (the "Subject Matter") related to Credit Acceptance Auto Loan Trust 2023-1's (the "Issuer") issuance of certain classes of Notes (the "Securitization Transaction") The Company's management is responsible for the data file accurately representing the information included in the underlying asset documents and the disclosed assumptions and methodologies.

The Company has agreed to and acknowledged that the procedures performed are appropriate to meet the intended purpose of assisting specified parties in evaluating the Subject Matter. This report may not be suitable for any other purpose. Additionally, the Issuer and Wells Fargo Securities, LLC ("Wells Fargo" and together with the Company and the Issuer, the "Specified Parties") have agreed to and acknowledged that the procedures performed are appropriate for their purposes. The procedures performed may not address all the items of interest to a user of this report and may not meet the needs of all users of this report and, as such, users are responsible for determining whether the procedures performed are appropriate for their purposes.

Consequently, we make no representation regarding the appropriateness of the procedures enumerated below either for the purpose for which this report has been requested or for any other purpose.

The procedures we performed on the automobile receivables and our findings are as follows.

1. On January 13, 2023, the Company provided an electronic file (the "Data File") with information for certain vehicle loans included in the Securitization Transaction, which the Company represented was as of the close of business on December 31, 2022.
2. Grant Thornton selected one hundred vehicle loans on a random basis from the Data File. The sample of loans is listed in Exhibit A. For each of the selected loans we compared the following information, designated by Wells Fargo, to the related retail installment contract provided by the Company, and in instances where consumers changed their address subsequent to the origination of their loan, we compared the state to other Company records.
 - a. Loan number
 - b. Original amount financed
 - c. First payment date (scheduled)
 - d. Original term to maturity
 - e. Monthly payment
 - f. Interest rate
 - g. State
 - h. Compared the Vehicle Identification Number ("VIN") on the contract to the VIN on the title document (actual title, title application, VINtek, or acceptable proof of lien, as applicable)

We defined the term "compare" as meaning we compared to the information shown in the Data File and found it to be in agreement. Such information was deemed to be in agreement if differences were attributable to rounding. The term "rounding" was defined as meaning amounts and percentages that were within \$1 and 0.1%, respectively. We noted no exceptions.

We were engaged by the Company to perform this agreed-upon procedures engagement and conducted our engagement in accordance with attestation standards established by the American Institute of Certified Public

Accountants. We were not engaged to and did not conduct an examination or review, the objective of which would be the expression of an opinion or conclusion, respectively, on the Subject Matter. Accordingly, we do not express such an opinion or conclusion. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you.

Our agreed-upon procedures engagement was not conducted for the purpose of the following:

- Addressing the conformity of the origination of the assets to stated underwriting or credit extension guidelines, standards, criteria, or other requirements
- Addressing the value of collateral securing any such assets being securitized
- Addressing the compliance of the originator of the assets with federal, state, and local laws and regulations
- Satisfying any criteria for due diligence published by a nationally recognized statistical rating organization
- Addressing any other factor or characteristic of the assets that would be material to the likelihood that the issuer of the asset-backed security will pay interest and principal in accordance with applicable terms and conditions
- Forming any conclusions
- Any other terms or requirements of the transaction that do not appear in this report.

We are required to be independent of the Company and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements related to our agreed-upon procedures engagement.

This report is intended solely for the information and use of the Specified Parties. It is not intended to be, and should not be, used by anyone other than these specified parties, including investors and rating agencies, who are not identified as specified parties but who may have access to this report as required by law or regulation.

/s/ GRANT THORNTON LLP

Southfield, Michigan
February 13, 2023

Exhibit A

Sample	Loan Number	Sample	Loan Number	Sample	Loan Number
1	XXXX4306	35	XXXX4883	69	XXXX4279
2	XXXX8598	36	XXXX3321	70	XXXX2244
3	XXXX5544	37	XXXX3713	71	XXXX4488
4	XXXX5597	38	XXXX2114	72	XXXX4853
5	XXXX2524	39	XXXX3108	73	XXXX6585
6	XXXX5684	40	XXXX5600	74	XXXX6195
7	XXXX7411	41	XXXX7144	75	XXXX7140
8	XXXX4575	42	XXXX2818	76	XXXX0506
9	XXXX7343	43	XXXX4908	77	XXXX7937
10	XXXX2257	44	XXXX5215	78	XXXX7252
11	XXXX8462	45	XXXX8393	79	XXXX0920
12	XXXX1615	46	XXXX3126	80	XXXX7880
13	XXXX9408	47	XXXX1590	81	XXXX5376
14	XXXX6925	48	XXXX8397	82	XXXX9009
15	XXXX5820	49	XXXX7851	83	XXXX2062
16	XXXX1903	50	XXXX0486	84	XXXX4005
17	XXXX0426	51	XXXX2289	85	XXXX7342
18	XXXX6676	52	XXXX3039	86	XXXX1187
19	XXXX6920	53	XXXX9836	87	XXXX4390
20	XXXX9608	54	XXXX3509	88	XXXX9094
21	XXXX4623	55	XXXX4674	89	XXXX9913
22	XXXX6519	56	XXXX4539	90	XXXX1147
23	XXXX5307	57	XXXX1738	91	XXXX8396
24	XXXX0554	58	XXXX2699	92	XXXX1321
25	XXXX4390	59	XXXX5264	93	XXXX0692
26	XXXX3119	60	XXXX6561	94	XXXX8187
27	XXXX5231	61	XXXX9204	95	XXXX6739
28	XXXX8517	62	XXXX1197	96	XXXX8385
29	XXXX4370	63	XXXX4872	97	XXXX9746
30	XXXX0382	64	XXXX7417	98	XXXX5252
31	XXXX3591	65	XXXX3397	99	XXXX6573
32	XXXX0433	66	XXXX2301	100	XXXX9169
33	XXXX2537	67	XXXX5425		
34	XXXX4148	68	XXXX1312		