

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)

*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 disclosures provided in a prior cover page.

The information required on 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).

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1 Name of Reporting Person

S.S. or I.R.S. Identification No. of Above Person

Donald A. Foss Revocable Living Trust dated January 26, 1984,
Donald A. Foss Trustee

2 Check The Appropriate Box If A Member Of A Group*

(a) []
(b) []

3 SEC Use Only

4 Citizenship or Place of Organization

Michigan

5 Sole Voting Power

Number Of Shares Beneficially Owned By Each 23,924,600
6 Shared Voting Power

-0-
7 Sole Dispositive Power

Reporting
Person
With

8 23,924,600
Shared Dispositive Power

-0-

9 Aggregate Amount Beneficially Owned By Each Reporting Person

23,924,600

10 Check Box If The Aggregate Amount In Row (9) Excludes Certain Shares*

11 Percent Of Class Represented By Amount In Row (9)

52.2%

12 Type Of Reporting Person*

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* SEE INSTRUCTIONS BEFORE FILLING OUT

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- Item 1(a) Name of Issuer:
CREDIT ACCEPTANCE CORPORATION (the "Company")
- Item 1(b) Address of Issuer's Principal Executive Offices:
25505 West Twelve Mile Road
Suite 3000
Southfield, Michigan 48034-8339
- Item 2(a) Name of Person Filing:
Donald A. Foss Revocable Living Trust dated January 26,
1984,
Donald A. Foss Trustee
- Item 2(b) Address of Principal Business Office:
25505 West Twelve Mile Road
Suite 3000
Southfield, Michigan 48034-8339
- Item 2(c) Citizenship:
Michigan
- Item 2(d) Title of Class of Securities:
Common Stock
- Item 2(e) CUSIP No.: 225310-10-1
- Item 3. If this statement is filed pursuant to Rules 13d-1(b), or
13d-2(b), check whether the person filing is a:
Not applicable.
- Item 4. Ownership
- (a) Amount Beneficially Owned: 23,924,600
 - (b) Percent of Class: 52.2%
 - (c) Number of shares as to which such person has:
 - (i) sole power to vote or to direct the vote -
23,924,600
 - (ii) shared power to vote or to direct the vote
- 0
 - (iii) sole power to dispose or to direct the
disposition of
- 23,924,600
 - (iv) shared power to dispose or to direct the
disposition of - 0

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- Item 5. Ownership of Five Percent or Less of a Class
Not applicable.
- Item 6. Ownership of More than Five Percent on Behalf of Another Person
Not applicable.
- Item 7. Identification and Classification of the Subsidiary Which Acquired
the Security Being Reported on By Parent
Not applicable.
- Item 8. Identification and Classification of Members of the Group
Not applicable.
- Item 9. Notice of Dissolution of Group
Not applicable.
- Item 10. Certification
Not applicable.

Signature

After reasonable inquiry and to the best of my knowledge and belief, I
certify that the information set forth in this statement is true, complete
and correct.

Date: February 7, 1997

Signature

/S/ Donald A. Foss

Donald A. Foss

Donald A. Foss, Trustee

Name/Title