

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

SCHEDULE 13G

Under the Securities Exchange Act of 1934  
(Amendment No. 7)\*

CREDIT ACCEPTANCE CORPORATION  
(Name of Issuer)

Common Stock  
(Title of Class of Securities)

225310-10-1  
(CUSIP Number)

(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)
- / /Rule 13d-1(c)
- / X /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 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).

SCHEDULE 13G

CUSIP No. 225310-10-1

- 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  
23,937,174
- Number Of  
Shares  
Beneficially  
Owned By  
Each
- 6 Shared Voting Power  
-0-
- 7 Sole Dispositive Power

Reporting  
Person  
With

23,937,174

8 Shared Dispositive Power  
-0-

- 9 Aggregate Amount Beneficially Owned By Each Reporting Person  
23,937,174
- 10 Check Box If The Aggregate Amount In Row (9) Excludes Certain Shares\* [ ]
- 11 Percent Of Class Represented By Amount In Row (9)  
52.8%
- 12 Type Of Reporting Person\*  
00

\* SEE INSTRUCTIONS BEFORE FILLING OUT

- 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) or (c), check whether the person filing is a:  
Not applicable.
- Item 4. Ownership
- (a) Amount Beneficially Owned: 23,937,174
  - (b) Percent of Class: 52.8%
  - (c) Number of shares as to which such person has:
    - (i) sole power to vote or to direct the vote - 23,937,174
    - (ii) shared power to vote or to direct the vote - 0
    - (iii) sole power to dispose or to direct the disposition of - 23,937,174
    - (iv) shared power to dispose or to direct the disposition of - 0
- 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 the Parent Holding  
Company  
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. Certifications  
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 10, 2000

/S/Donald A. Foss

Signature

Donald A. Foss, Trustee  
Name/Title