

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 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).**

\_\_\_\_\_  
**Credit Acceptance Corporation**  
(Exact name of securitizer as specified in its charter)

**Central Index Key Number of depositor: \_\_\_\_\_**

**Central Index Key Number of issuing entity (if applicable): \_\_\_\_\_**

**Central Index Key Number of underwriter (if applicable): \_\_\_\_\_**

Douglas 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 May 27, 2022, 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

<b><u>Exhibit No.</u></b>	<b><u>Description</u></b>
<a href="#"><u>99.1</u></a>	Report of Independent Certified Public Accountants, dated May 27, 2022, of Grant Thornton LLP.

**SIGNATURE**

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**  
as securitizer

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

Date: May 27, 2022

ITEM 4 AND ITEM 5  
**REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS**

Board of Directors and Management of  
Credit Acceptance Corporation  
25505 W. Twelve Mile Road  
Southfield, MI 48034

Wells Fargo Securities, LLC  
550 S. Tryon Street  
MAC D1086-051  
Charlotte, NC 28202

We have performed the procedures enumerated below, on certain information with respect to attributes of the vehicle loans to be pooled for securitization related to the Class A, Class B, Class C and Class D Asset-Backed Notes to be issued by the Credit Acceptance Auto Loan Trust 2022-1 ("Subject Matter"). Credit Acceptance Corporation (the "Company") 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, Wells Fargo Securities, LLC ("Wells Fargo") has 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 and our findings are as follows.

1. The Company provided an electronic file (the "Data File") with information for certain vehicle loans, which the Company represented was as of the close of business on April 30, 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 Company and Wells Fargo. 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  
May 27, 2022

Exhibit A

Sample	Loan Number	Sample	Loan Number	Sample	Loan Number
1	XXXXX6547	35	XXXXXX9792	69	XXXXXX3439
2	XXXXX7510	36	XXXXXX2477	70	XXXXX3954
3	XXXXXX5459	37	XXXXXX2914	71	XXXXXX9696
4	XXXXX5967	38	XXXXXX7339	72	XXXXXX2192
5	XXXXXX6480	39	XXXXXX0335	73	XXXXX0717
6	XXXXXX4052	40	XXXXXX4280	74	XXXXXX2747
7	XXXXXX7683	41	XXXXXX3541	75	XXXXXX2647
8	XXXXXX9001	42	XXXXXX8911	76	XXXXXX5007
9	XXXXXX4269	43	XXXXX0572	77	XXXXXX2762
10	XXXXXX2486	44	XXXXXX9111	78	XXXXXX3978
11	XXXXX7375	45	XXXXXX2207	79	XXXXXX0970
12	XXXXX1810	46	XXXXXX9128	80	XXXXXX7602
13	XXXXXX4747	47	XXXXX2271	81	XXXXX4209
14	XXXXXX7006	48	XXXXXX8625	82	XXXXXX1523
15	XXXXXX3084	49	XXXXXX1205	83	XXXXXX6859
16	XXXXXX2336	50	XXXXXX1638	84	XXXXXX4869
17	XXXXXX8942	51	XXXXXX2148	85	XXXXX5570
18	XXXXXX0962	52	XXXXXX9853	86	XXXXXX7591
19	XXXXXX1364	53	XXXXXX7262	87	XXXXXX6582
20	XXXXXX0432	54	XXXXXX6539	88	XXXXXX0166
21	XXXXX2630	55	XXXXXX7798	89	XXXXXX6720
22	XXXXXX8859	56	XXXXXX7476	90	XXXXXX3242
23	XXXXXX1669	57	XXXXXX2143	91	XXXXXX3090
24	XXXXXX3029	58	XXXXX2230	92	XXXXXX9008
25	XXXXX0082	59	XXXXXX3579	93	XXXXXX3909
26	XXXXXX3881	60	XXXXXX3862	94	XXXXXX4096
27	XXXXXX6999	61	XXXXXX5443	95	XXXXXX0088
28	XXXXXX6592	62	XXXXXX2085	96	XXXXX9995
29	XXXXXX5257	63	XXXXX1909	97	XXXXXX7315
30	XXXXXX0187	64	XXXXXX1013	98	XXXXXX8104
31	XXXXX5467	65	XXXXX9918	99	XXXXXX1525
32	XXXXXX3236	66	XXXXX8898	100	XXXXX1099
33	XXXXXX8467	67	XXXXX9857		
34	XXXXXX1683	68	XXXXXX7571		