Officers' Certificate

Reference is made to that certain Indenture, dated as of February 1, 2010 (the "Indenture"), among Credit Acceptance Corporation, a Michigan corporation, the Guarantors (as defined therein) party thereto and U.S. Bank National Association, as trustee (the "Trustee"). Any capitalized term used but not otherwise defined in this Officers' Certificate has the meaning assigned to such term in the Indenture. This Officers' Certificate is being delivered to the Trustee pursuant to Section 4.14 of the Indenture.

Each of the undersigned Persons does hereby certify on behalf of the Company, solely in the capacity set forth beneath such Person's name on the signature page hereto, to the Trustee that (a) such Person has read the maintenance requirements set forth in clauses (i) and (ii) of Section 4.14 of the Indenture, (b) such Person has examined such records of the Company and its subsidiaries and such other documents and conducted such conferences with representatives of the Company and its subsidiaries and other persons as such Person has deemed necessary or appropriate as a basis for such Person's statements made in this Officers' Certificate, (c) in the opinion of such Person, such Person has made such examination or investigation as is necessary to enable such Person to express an informed opinion as to whether or not such maintenance requirements have been complied with and (d) the Indenture was not in effect as of the end of the Company's fiscal year ended December 31, 2009 or at any time during such fiscal year and, accordingly, the maintenance requirements described in clauses (i) and (ii) of Section 4.14 of the Indenture were inapplicable as of the end of and during such fiscal year.

[*Signature page follows.*]

IN WITNESS WHEREOF, each of the undersigned has executed this Officers' Certificate in the capacities indicated as of the 15th day of March, 2010.

/s/ Kenneth S. Booth
Kenneth S. Booth
Chief Financial Officer of Credit Acceptance Corporation

/s/ Douglas W. Busk
Douglas W. Busk
Senior Vice President and Treasurer of Credit Acceptance Corporation