

ONYX ACCEPTANCE CORP

Form 8-K

October 29, 2004

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SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the

Securities Exchange Act of 1934

Date of Report: October 26, 2004

(Date of earliest event reported)

ONYX ACCEPTANCE CORPORATION

(Exact name of Registrant as specified in its charter)

Delaware
(State of
Incorporation)

000-28050
(Commission File No.)

33-0577635
(I.R.S. Employer

Identification No.)

27051 Towne Centre Drive
Foothill Ranch, California
(Address of Principal Executive Offices)

92610
(Zip Code)

Registrant's Telephone Number, Including Area Code: (949) 465-3500

(Former name or former address, if changed since last report) N/A

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02. Results of Operations and Financial Condition.

Item 9.01. Financial Statements and Exhibits.

Signatures

EXHIBIT 99.1

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Item 2.02. Results of Operations and Financial Condition.

On October 26, 2004, Onyx Acceptance Corporation issued a press release announcing certain of its third quarter operating results. The press release is filed as Exhibit 99.1 to Current Report on Form 8-K, and the contents of the Exhibit are incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release

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Signatures

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

October 28, 2004

ONYX ACCEPTANCE FINANCIAL
CORPORATION

By: /s/ Michael A. Krahelski
Michael A. Krahelski,
Executive Vice President

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<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release