

MARRACCINO FRANK L  
 Form 4  
 January 14, 2005

**FORM 4**

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

OMB APPROVAL

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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 MARRACCINO FRANK L

2. Issuer Name and Ticker or Trading Symbol  
 ONYX ACCEPTANCE CORP  
 [ONYX]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
 27051 TOWNE CENTRE DRIVE  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 01/11/2005

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Executive Vice President

FOOTHILLS RANCH, CA 92610  
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 \_\_\_\_ Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
			Code	V	Amount	Price	
Common Stock	01/11/2005		X <sup>(2)</sup>		30,251	A \$ 5.75	68,083 D
Common Stock	01/11/2005		X <sup>(2)</sup>		10,689	A \$ 5.75	78,952 D
Common Stock	01/11/2005		X <sup>(2)</sup>		23,576	A \$ 5.75	102,528 D
Common Stock	01/11/2005		X <sup>(2)</sup>		6,907	A \$ 5.5	109,435 D
Common Stock	01/11/2005		X <sup>(2)</sup>		5,000	A \$ 11.75	114,435 D

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Common Stock	01/11/2005	X <sup>(2)</sup>	6,459	A	\$ 2.7	120,894	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	5,209	A	\$ 3.66	126,103	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	3,437	A	\$ 3.5	129,540	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	459	A	\$ 3.5	129,999	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	697	A	\$ 5.5	130,696	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	4,373	A	\$ 5.75	135,069	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	1,424	A	\$ 5.75	136,493	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	9,132	A	\$ 5.75	145,625	D	
Common Stock	01/11/2005	X <sup>(2)</sup>	14,750	A	\$ 5.75	160,375	D	
Common Stock	01/11/2005	D <sup>(1)</sup>	160,375	D	\$ 28	0	D	
Common Stock	01/11/2005	D <sup>(1)</sup>	8,144	D	\$ 28	0	I	By Managed Account (401(k) Plan)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	Amount or Number of Shares
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title

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Stock Options (right to purchase)	\$ 5.75	01/11/2005	X <sup>(2)</sup>	30,251	<u>(2)</u>	01/02/2008	Common Stock	30,251
Stock Options (right to purchase)	\$ 5.75	01/11/2005	X <sup>(2)</sup>	10,869	<u>(2)</u>	10/27/2008	Common Stock	10,869
Stock Options (right to purchase)	\$ 5.75	01/11/2005	X <sup>(2)</sup>	23,576	<u>(2)</u>	10/27/2008	Common Stock	23,576
Stock Options (right to purchase)	\$ 5.5	01/11/2005	X <sup>(2)</sup>	6,907	<u>(2)</u>	02/23/2009	Common Stock	6,907
Stock Options (right to purchase)	\$ 11.75	01/11/2005	X <sup>(2)</sup>	5,000	<u>(2)</u>	01/02/2014	Common Stock	5,000
Stock Options (right to purchase)	\$ 2.7	01/11/2005	X <sup>(2)</sup>	6,459	<u>(2)</u>	02/03/2013	Common Stock	6,459
Stock Options (right to purchase)	\$ 3.66	01/11/2005	X <sup>(2)</sup>	5,209	<u>(2)</u>	05/23/2011	Common Stock	5,209
Stock Options (right to purchase)	\$ 3.5	01/11/2005	X <sup>(2)</sup>	3,437	<u>(2)</u>	09/22/2010	Common Stock	3,437
Stock Options (right to purchase)	\$ 3.5	01/11/2005	X <sup>(2)</sup>	459	<u>(2)</u>	09/22/2010	Common Stock	459
Stock Options (right to purchase)	\$ 5.5	01/11/2005	X <sup>(2)</sup>	697	<u>(2)</u>	02/23/2009	Common Stock	697
Stock Options (right to purchase)	\$ 5.75	01/11/2005	X <sup>(2)</sup>	4,373	<u>(2)</u>	10/27/2008	Common Stock	4,373
	\$ 5.75	01/11/2005	X <sup>(2)</sup>	1,424	<u>(2)</u>	10/27/2008		1,424

