

WORLD ACCEPTANCE CORP  
Form 4  
October 31, 2005

**FORM 4**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**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 \*  
ROLAND MARK C

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
PO BOX 6429  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
10/31/2005

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
Exec. Vice President of Op.

GREENVILLE, SC 29606-6429  
(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 (A) or (D) Price		
Common stock, no par value	10/31/2005		M		2,000 A \$ 8.39	2,000	D
Common stock, no par value	10/31/2005		M		1,500 A \$ 8.29	3,500	D
Common stock, no par value	10/31/2005		M		2,000 A \$ 16.55	5,500	D
Common stock, no	10/31/2005		M		1,000 A \$ 23.53	6,500	D

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par value							
Common stock, no par value	10/31/2005	M	2,000	A	\$ 5.032	8,500	D
Common stock, no par value	10/31/2005	S	5,419	D	\$ 28	3,081	D
Common stock, no par value	10/31/2005	S	127	D	\$ 28.01	2,954	D
Common stock, no par value	10/31/2005	S	577	D	\$ 28	2,377	D
common stock, no par value	10/31/2005	S	300	D	\$ 27.33	2,077	D
Common stock, no par value	10/31/2005	S	100	D	\$ 27.29	1,977	D
Common stock, no par value	10/31/2005	S	300	D	\$ 27.28	1,677	D
Common stock, no par value	10/31/2005	S	1,677	D	\$ 27.32	0	D

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

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

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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)		
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of

Employee stock option, right to buy	\$ 8.39	10/31/2005	M	2,000	10/17/2001	10/17/2010	common	2,000
Employee stock option, right to buy	\$ 16.55	10/31/2005	M	2,000	10/24/2003	10/24/2013	common	2,000
Employee stock option, right to buy	\$ 8.29	10/31/2005	M	1,500	10/24/2002	10/24/2012	common	1,500
stock option, right to buy	\$ 23.53	10/31/2005	M	1,000	10/28/2004	10/28/2014	common	1,000
stock option, right to buy	\$ 5.032	10/31/2005	M	2,000	10/23/2000	10/23/2010	common	2,000

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
ROLAND MARK C PO BOX 6429 GREENVILLE, SC 29606-6429			Exec. Vice President of Op.	

## Signatures

Mark C. Roland                      10/31/2005

\*\*Signature of  
Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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