

BLACK J BRANDON
Form 4
December 13, 2004

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287
Expires: January 31, 2005
Estimated average burden hours per response... 0.5

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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 *
BLACK J BRANDON

2. Issuer Name and Ticker or Trading Symbol
ENCORE CAPITAL GROUP INC
[ECPG]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction
(Month/Day/Year)
12/10/2004

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
President and COO

C/O ENCORE CAPITAL GROUP INC, 5775 ROSCOE COURT

(Street)

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

SAN DIEGO, CA 92123

(City) (State) (Zip)

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)
				(A) or (D) Code V Amount Price			
Common Stock	12/10/2004		S	100 D \$ 22.03	38,981	D	
Common Stock	12/10/2004		S	100 D \$ 22.05	38,881	D	
Common Stock	12/10/2004		S	1 D \$ 22.07	38,880	D	
Common Stock	12/10/2004		S	199 D \$ 22.08	38,681	D	
Common Stock	12/10/2004		S	100 D \$ 22.09	38,581	D	

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Common Stock	12/10/2004	S	4,500	D	\$ 22.25	34,081	D
Common Stock	12/10/2004	S	1,700	D	\$ 22.37	32,381	D
Common Stock	12/10/2004	S	3,100	D	\$ 22.43	29,281	D
Common Stock	12/10/2004	S	100	D	\$ 22.45	29,181	D
Common Stock	12/10/2004	S	2,105	D	\$ 22.49	27,076	D
Common Stock	12/10/2004	S	1,700	D	\$ 22.5	25,376	D
Common Stock	12/10/2004	S	5,429	D	\$ 22.51	19,947	D
Common Stock	12/10/2004	S	5,357	D	\$ 22.52	14,590	D
Common Stock	12/10/2004	S	1,900	D	\$ 22.53	12,690	D
Common Stock	12/10/2004	S	300	D	\$ 22.54	12,390	D
Common Stock	12/10/2004	S	3,711	D	\$ 22.55	8,679	D
Common Stock	12/10/2004	S	100	D	\$ 22.56	8,579	D
Common Stock	12/10/2004	S	2,800	D	\$ 22.6	5,779	D
Common Stock	12/10/2004	S	100	D	\$ 22.61	5,679	D
Common Stock	12/10/2004	S	1,486	D	\$ 22.63	4,193	D
Common Stock	12/10/2004	S	173	D	\$ 22.65	4,020	D
Common Stock	12/10/2004	S	500	D	\$ 22.67	3,520	D
Common Stock	12/10/2004	S	3,400	D	\$ 22.7	120	D
Common Stock	12/10/2004	S	120	D	\$ 22.77	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

SEC 1474
(9-02)

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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)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Owned Following Transaction (Instr. 5)
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
BLACK J BRANDON C/O ENCORE CAPITAL GROUP INC 5775 ROSCOE COURT SAN DIEGO, CA 92123			President and COO	

Signatures

/s/ J. BRANDON
BLACK

12/13/2004

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