SEC Form 4	
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FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

	ROVAL
OMB Number:	3235-0287
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hours por response:	0.5

1. Name and Address of Reporting Person* Hanford Timothy			2. Issuer Name and Ticker or Trading Symbol ENCORE CAPITAL GROUP INC [ECPG]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
(Lact) (Eirst) (Middle)				X	Director	Х	10% Owner			
		(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 01/02/2008		Officer (give title below)		Other (specify below)			
 			4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applical						
(Street)				Line)		_				
SAN DIEGO	CA	92123			Form filed by One I	Repor	ting Person			
,	-				Form filed by More Person	than (One Reporting			
(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)			4. Securities Disposed Of 5)			5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	v	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)		(1130. 4)
Common Stock	01/02/2008		Α		5,931 ⁽¹⁾	A	\$ <mark>0</mark>	5,742,963	<u>I</u> (2)	By Limited Partnership
Common Stock								6,900	D	

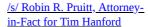
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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. Transa Code (8)		of Expiration		Expiration Da	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				

Explanation of Responses:

1. On January 2, 2008, Encore issued 5,931 RSUs to JCF FPK I ("JCF") under the Encore 2005 Stock Incentive Plan in connection with the service of Mr. Hanford and Mr. John Oros as members of Encore's board of directors. Each RSU represents the right to receive one share of Encore common stock. These 5,931 RSUs are not subject to vesting.

2. Reflects shares of Encore Capital Group, Inc.'s common stock held by JCF FPK I LP. By way of his position as investment co-head of FPK Capital and his interest in Fox-Pitt Kelton Limited, a limited partner of JCF FPK I LP, Mr. Hanford may be deemed to be the beneficial owner of these shares through his pecuniary interest in JCF FPK I LP. Mr. Hanford disclaims beneficial ownership of these shares in excess of his pecuniary interest threein.



01/04/2008

** Signature of Reporting Person

Date

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

* 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.

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 Number.