
UNITED STATES
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 (Date of earliest event reported): October 28, 2003

Encore Capital Group, Inc.
(Exact Name of Registrant as Specified in its Charter)

Delaware
(State or other jurisdiction of
incorporation or organization)

000-26489
(Commission File Number)

48-1090909
(I.R.S Employer
Identification No.)

5775 Roscoe Court
San Diego, California 92123
(Address of Principal Executive Offices) (Zip Code)

(877) 445-4581
(Registrant's Telephone Number, Including Area Code)

Item 9. Regulation FD Disclosure

On October 28, 2003 the Company issued a press release announcing that its San Diego facility is open and operating normally after a one-day closure due to the wildfires in the San Diego area. A copy of the press release is attached to this Current Report on Form 8-K as Exhibit 99.1 and is incorporated herein solely for purposes of this Item 9.

The information in this Current Report on Form 8-K, including the exhibit, is furnished pursuant to Item 9 and shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities under that Section. Furthermore, the information in this Current Report on Form 8-K, including the exhibit, shall not be deemed to be incorporated by reference into the filings of Encore Capital Group, Inc. under the Securities Act of 1933.

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 thereunto duly authorized.

ENCORE CAPITAL GROUP, INC.

Date: October 28, 2003

By /s/ Barry R. Barkley
Barry R. Barkley
Executive Vice President,
Chief Financial Officer and Treasurer

EXHIBIT INDEX

Exhibit	Description
99.1	Press release dated October 28, 2003.

Contact: Carl C. Gregory, III
President and CEO
Phone: 858-309-6961
Email: carl.gregory@encorecapitalgroup.com

**ENCORE CAPITAL GROUP INC. ANNOUNCES THAT ITS SAN DIEGO OFFICE IS
OPEN AFTER A ONE-DAY CLOSURE DUE TO WILDFIRES**

San Diego, California, **October 28, 2003** – Encore Capital Group Inc. (NASDAQ: ECPG) announced today that its San Diego facility is open and operating normally after a one-day closure due to the wildfires in the San Diego area. Encore suffered a limited amount of fire related property damage when part of the automatic sprinkler system discharged in a section of the building. During Monday’s shut-down, a portion of the San Diego volume was shifted to the company’s Phoenix facility which was not impacted by the wildfires. Throughout the entire process, no data or information was lost or damaged due to Encore’s Emergency Preparedness Plan. The company expects that any uninsured loss will be minimal.

According to Carl C. Gregory, III, president & CEO, “The events of Monday demonstrated the soundness of our Emergency Preparedness Plan and the resiliency of our people. Our Emergency Response Team performed magnificently & all computer and communication equipment performed as designed. As a result, we were able to promptly reopen the San Diego facility for business Tuesday.”

Encore Capital Group Inc. is an accounts receivable management firm that specializes in purchasing charged-off and defaulted consumer debt.