



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

December 13, 2012

Via E-mail

Mr. J. Brandon Black  
President and Chief Executive Officer  
Encore Capital Group, Inc.  
3111 Camino Del Rio North  
Suite 1300  
San Diego, California 92108

**Re:           Encore Capital Group, Inc.  
              Form 10-K for the Fiscal Year Ended December 31, 2012  
              Filed February 9, 2012  
              File No. 000-26489**

Dear Mr. Black:

This letter is to confirm that we have completed our review of your filings as of October 31, 2012. We remind you that our comments or changes to disclosure in response to our comments do not foreclose the Commission from taking any action with respect to the company or the filings and the company may not assert staff comments as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States. We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filings to be certain that the filings include the information the Securities Exchange Act of 1934 and all applicable rules require.

Sincerely,

/s/ Christian Windsor

Christian Windsor  
Special Counsel