# UNITED STATES SECURITIES AND EXCHANGE COMMISSION

**WASHINGTON, DC 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): December 22, 2011

# ENCORE CAPITAL GROUP, INC.

(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation) 000-26489 (Commission File Number) 48-1090909 (IRS Employer Identification No.)

3111 Camino Del Rio North, Suite 1300, San Diego, California

(Address of principal executive offices)

92108 (Zip code)

Registrant's telephone number, including area code: (877) 445-4581

Not Applicable

(Former name or former address, if changed since last report)	
Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:	
	Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
	Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
	Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
	Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

#### Item 8.01. Other Events.

On December 22, 2011, Encore Capital Group, Inc. (the "Company") announced the resolution of litigation initiated earlier this year by the Office of the Attorney General of the State of Texas against the Company and certain of its subsidiaries. The resolution was in line with what the Company announced in connection with its 2011 third quarter financial results.

A copy of the Company's press release, announcing the resolution of litigation, is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

### Item 9.01. Financial Statements and Exhibits.

(d) Exhibits

Exhibit Number Description

Exhibit 99.1 Press release of Encore Capital Group, Inc. dated December 22, 2011

#### **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 hereunto duly authorized.

#### ENCORE CAPITAL GROUP, INC.

By: /s/ Paul Grinberg

Paul Grinberg
Executive Vice President,

Chief Financial Officer and Treasurer

Date: December 22, 2011

### EXHIBIT INDEX

Exhibit Number

Description

Exhibit 99.1

Press release of Encore Capital Group, Inc. dated December 22, 2011



#### ENCORE CAPITAL GROUP ANNOUNCES FINAL RESOLUTION WITH TEXAS ATTORNEY GENERAL'S OFFICE

SAN DIEGO – December 22, 2011 – Encore Capital Group, Inc. announced the resolution of litigation initiated earlier this year by the Office of the Attorney General of the State of Texas against Encore Capital Group and certain subsidiaries. The resolution was in line with what the company announced in connection with its 2011 third quarter financial results.

#### About Encore Capital Group, Inc.

Encore Capital Group is a leader in consumer debt buying and recovery. The company purchases portfolios of defaulted consumer receivables from major banks, credit unions, and utility providers and partners with individuals as they repay their obligations and work toward financial recovery. Encore's success and future growth are driven by its sophisticated and widespread use of analytics, its broad investments in data and behavioral science, the significant cost advantages provided by both its worldwide operations and its enterprise-wide, account-level cost database, and the company's demonstrated commitment to conducting business ethically and in ways that support its consumers' financial recovery.

Headquartered in San Diego, Encore is a publicly traded NASDAQ Global Select company (ticker symbol: ECPG) and a component stock of the Russell 2000, the S&P SmallCap 600, and the Wilshire 4500. More information about the company can be found at www.encorecapital.com.

#### For media inquiries, please contact:

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