

PRUITT ROBIN R

Form 4

December 16, 2005

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 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

OMB APPROVAL

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(Print or Type Responses)

1. Name and Address of Reporting Person *
PRUITT ROBIN R

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)

8875 AERO DRIVE, SUITE 200

(Street)

SAN DIEGO, CA 92123

(City)

(State)

(Zip)

3. Date of Earliest Transaction
(Month/Day/Year)
12/14/2005

4. If Amendment, Date Original
Filed(Month/Day/Year)

____ Director ____ 10% Owner
____X____ Officer (give title ____ Other (specify
below) below)
Sr. VP, General Counsel & Sec.

6. Individual or Joint/Group Filing(Check
Applicable Line)
____X____ Form filed by One Reporting Person
____ Form filed by More than One Reporting
Person

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 Indirect Beneficial Ownership (Instr. 4)
Common Stock	12/14/2005		M	6,666	A \$ 1	13,416	D
Common Stock	12/14/2005		S ⁽¹⁾	4,200	D \$ 18.2	9,216	D
Common Stock	12/14/2005		S ⁽¹⁾	200	D \$ 18.22	9,016	D
Common Stock	12/14/2005		S ⁽¹⁾	400	D \$ 18.23	8,616	D
Common Stock	12/14/2005		S ⁽¹⁾	100	D \$ 18.26	8,516	D

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Common Stock	12/14/2005	<u>S</u> (1)	1,566	D	\$ 18.28	6,950	D
Common Stock	12/14/2005	<u>S</u> (1)	100	D	\$ 18.31	6,850	D
Common Stock	12/14/2005	<u>S</u> (1)	100	D	\$ 18.25	6,750	D
Common Stock	12/15/2005	M	13,332	A	\$ 1	20,082	D
Common Stock	12/15/2005	<u>S</u> (1)	3,832	D	\$ 17.84	16,250	D
Common Stock	12/15/2005	<u>S</u> (1)	200	D	\$ 17.86	16,050	D
Common Stock	12/15/2005	<u>S</u> (1)	2,000	D	\$ 17.87	14,050	D
Common Stock	12/15/2005	<u>S</u> (1)	1,100	D	\$ 17.88	12,950	D
Common Stock	12/15/2005	<u>S</u> (1)	200	D	\$ 17.89	12,750	D
Common Stock	12/15/2005	<u>S</u> (1)	700	D	\$ 17.92	12,050	D
Common Stock	12/15/2005	<u>S</u> (1)	300	D	\$ 17.93	11,750	D
Common Stock	12/15/2005	<u>S</u> (1)	100	D	\$ 17.95	11,650	D
Common Stock	12/15/2005	<u>S</u> (1)	200	D	\$ 17.96	11,450	D
Common Stock	12/15/2005	<u>S</u> (1)	500	D	\$ 17.98	10,950	D
Common Stock	12/15/2005	<u>S</u> (1)	136	D	\$ 17.99	10,814	D
Common Stock	12/15/2005	<u>S</u> (1)	4,064	D	\$ 18	6,750	D

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

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(9-02)

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

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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)			
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 1	12/14/2005		M		6,666		<u>(2)</u>	11/15/2011	Common Stock	6,666
Employee Stock Option (right to buy)	\$ 1	12/15/2005		M		13,332		<u>(2)</u>	11/15/2011	Common Stock	13,332

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
PRUITT ROBIN R 8875 AERO DRIVE, SUITE 200 SAN DIEGO, CA 92123			Sr. VP, General Counsel & Sec.	

Signatures

/s/ Robin R.
Pruitt

12/15/2005

__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).
- (1) The sales reported in this Form 4 were effected pursuant to a Rule 105-1 trading plan adopted by the reporting person on September 28, 2005.
- (2) The option shares were granted to the reporting person on November 15, 2001 and are fully vested.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.
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