Hanford Timothy Form 4 July 03, 2008

FORM 4

OMB APPROVAL

burden hours per

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

OMB 3235-0287 Number:

Check this box if no longer subject to Section 16. Form 4 or

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

January 31, Expires: 2005 Estimated average

Form 5 obligations may continue.

See Instruction

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

SECURITIES

response... 0.5

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading Hanford Timothy Issuer Symbol **ENCORE CAPITAL GROUP INC** (Check all applicable) [ECPG] (Last) (First) (Middle) 3. Date of Earliest Transaction _X__ Director _X__ 10% Owner __ Other (specify Officer (give title (Month/Day/Year) below) 8875 AERO DRIVE, #200 07/01/2008 (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting SAN DIEGO, CA 92123 Person

(City)	(State)	^(Zip) Tabl	e I - Non-D	erivative	Secur	ities A	cquired, Disposed	l of, or Benefic	ially Owned
1.Title of	2. Transaction Date	2A. Deemed	3.	4. Securi	ties		5. Amount of	6.	7. Nature of
Security	(Month/Day/Year)	Execution Date, if	TransactionAcquired (A) or			Securities	Ownership	Indirect	
(Instr. 3)		any	Code	Disposed of (D)		Beneficially	Form: Direct	Beneficial	
		(Month/Day/Year)	(Instr. 8)	(Instr. 3,	4 and	5)	Owned	(D) or	Ownership
							Following	Indirect (I)	(Instr. 4)
					(A) or		Reported Transaction(s) (Instr. 3 and 4)	(Instr. 4)	
			Code V	Amount	(D)	Price	(IIISII. 3 aliu 4)		
Common Stock	07/01/2008(1)		A	3,110	A	\$0	13,117 (2)	D	
Common Stock							5,737,032 (3)	I	By Limited Partnership

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

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	e and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	orNumber	Expiration D	ate	Amou	int of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Secur	ities	(Instr. 5)	Bene
	Derivative				Securities			(Instr.	3 and 4)		Own
	Security				Acquired						Follo
	•				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									Amount		
						Date	Expiration	TC'41	or		
					Е	Exercisable Date		Number			
				C 1 17	(A) (D)				of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
· · · · · · · · · · · · · · · · · · ·	Director	10% Owner	Officer	Other			
Hanford Timothy							
8875 AERO DRIVE, #200	X	X					
SAN DIEGO, CA 92123							

Signatures

/s/ J. Brandon Black, Attorney-in-Fact for Timothy Hanford

07/03/2008

**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).
- On July 1, 2008, Encore issued 3,110 deferred issance restricted stock units ("RSUs") to Mr. Hanford under the Encore 2005 Stock Incentive Plan in connection with Mr. Hanford's service on Encore's board of directors.
- These shares are in the form of RSUs held by Mr. Hanford as a nominee for Fox-Pitt, Kelton Limited. Each RSU represents the right to receive one share of Encore common stock upon settlement. 3,450 of these RSUs will vest on September 23, 2008. Another 3,450 of these RSUs will vest on August 23, 2009. The remaining 6,217 of these RSUs are fully vested. Mr. Hanford disclaims beneficial ownership of these shares in excess of his pecuniary interest therein.
- Reflects shares of Encore's common stock held by JCF FPK I LP. By way of his position as investment co-head of FPK Capital and his interst 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 therein.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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