

PRUITT ROBIN R  
Form 4  
December 16, 2005

**FORM 4**

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

OMB APPROVAL

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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

(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)

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

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

SAN DIEGO, CA 92123

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

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

(City) (State) (Zip)

**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)
			Code	V	Amount	(A) or (D)	Price
Common Stock	12/14/2005		M		6,666	A	\$ 1 13,416
Common Stock	12/14/2005		S <sup>(1)</sup>		4,200	D	\$ 18.2 9,216
Common Stock	12/14/2005		S <sup>(1)</sup>		200	D	\$ 18.22 9,016
Common Stock	12/14/2005		S <sup>(1)</sup>		400	D	\$ 18.23 8,616
Common Stock	12/14/2005		S <sup>(1)</sup>		100	D	\$ 18.26 8,516

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