

ENCORE CAPITAL GROUP INC  
Form 8-K  
November 12, 2002

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**SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): November 8, 2002

**Encore Capital Group, Inc.**

(Exact Name of Registrant as Specified in its Charter)

**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**000-26489**  
(Commission File Number)

**48-1090909**  
(I.R.S Employer  
Identification No.)

**5775 Roscoe Court**  
**San Diego, California 92123**  
(Address of Principal Executive Offices) (Zip Code)

**(877) 445-4581**  
(Registrant's Telephone Number, Including Area Code)

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**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

- (c) Exhibits:
- 3.1 Bylaws, as amended
- 10.1 Sixth Amendment to Net Industrial Lease dated October 1, 2002
- 10.2 Option to Extend Term Lease Rider dated October 1, 2002
- 10.3 Fourth Amendment to Indenture and Servicing Agreement relating to the Warehouse Facility
- 10.4 Second Amendment to Indenture and Servicing Agreement relating to Midland Receivables-Backed Notes, Series 1999-1
- 10.5 Letter dated September 19, 2002 relating to third party service agreement

**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 thereunto duly authorized.

Encore CAPITAL GROUP, INC.

Date: November 8, 2002

By /s/ Barry R. Barkley  
Barry R. Barkley  
Executive Vice President,  
Chief Financial Officer and Treasurer

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**EXHIBIT INDEX**

Exhibit	Description
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+ Certain confidential portions of these exhibits were omitted by redacting a portion of the text and replacing it with [\*\*\*]. Unredacted versions of these exhibits have been filed separately with the Secretary of the Commission together with the Company's request for confidential treatment pursuant to Rule 406 under the Securities Act.

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