

October 27, 2009

Mr. Paul Grinberg  
Executive Vice President, Chief Financial Officer and Treasurer  
Encore Capital Group, Inc.  
8875 Aero Drive, Suite 200  
San Diego, CA 92123

**Re: Encore Capital Group, Inc.  
Form 10-K for Fiscal Year Ended December 31, 2008  
Filed February 11, 2009  
File No. 000-26489**

Dear Mr. Grinberg:

We have completed our review of your Form 10-K for Fiscal Year Ended December 31, 2008 and have no further comments at this time.

Sincerely,

Kevin W. Vaughn  
Branch Chief