MANDELL RICHARD Form 144 January 06, 2004

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

FORM 144

NOTICE OF PROPOSED SALE OF SECURITIES PURSUANT TO RULE 144 UNDER THE SECURITIES ACT OF 1933

ATTENTION: Transmit for filing 3 copies of this form concurrently with either placing an order with a broker to execute sale or executing a sale directly with a market maker

1(a)	NAME OF ISSUER (P	lease type or p	orint)				
ENCORE CAPITAL GROUP, INC.							
1(b)	IRS IDENT. NO.			SEC FILE NO.			
48	-1090909			000-1084961			
1 (d)	ADDRESS OF ISSUER		STREET				
5775	ROSCOE COURT						
1 (d)	CITY		STATE	ZIP	CODE		
SAN	DIEGO		CA	92	123		
1(e)	TELEPHONE						
	AREA CODE	NUMBER					
	877	445-4581 					
2 (a)	NAME OF PERSON FO	R WHOSE ACCOUNT	THE S	ECURITIES ARE TO BE	SOLD		
RICH	ARD A. AND SUSAN J	. MANDELL, JT					
2 (b)	IRS IDENT. NO.			RELATIONSHIP TO ISSU	 ER		
				DIRECTOR; SPOUSE OF	DIRECTOR		
2 (d)	ADDRESS		STREET				
666	GREENWICH ST APT 8	16					
2 (d)	CITY NY		STATE NY		CODE 14-6535		

INSTRUCTION: The person filing this notice should contact the issuer to obtain the I.R.S. Identification Number and the SEC File Number.

COMMON STOCK POLEN CAPITAL MGMT. 10,000 \$150,000 21,302,5 2700 NORTH MILITARY ROAD SUITE 230 BOCA RATON, FL 33431	21 (

INSTRUCTIONS:

- 1.(a) Name of issuer
 - (b) Issuer's I.R.S. Identification Number
 - (c) Issuer'S S.E.C. file number, if any
 - (d) Issuer's address, including zip code
 - (e) Issuer's telephone number, including area code
- 2.(a) Name of person for whose account the securities are to be sold
 - (b) Such person's I.R.S. identification number, if such person is an entity
 - (c) Such person's relationship to the issuer (e.g., officer, director, 10% stockholder, or member of immediate family of any of the foregoing)
 - (d) Such person's address, including zip code
- 3.(a) Title of the class of securities to be sold
 - (b) Name and address of each broker through whom the securities are intended to be sold
 - (c) Number of shares or other units to be sold (if debt securities, give the aggregate face amount)
 - (d) Aggregate market value of the securities to be sold as of a specified date within 10 days prior to the filing of this notice
 - (e) Number of shares or other units of the class outstanding, or if debit securities the face amount thereof outstanding, as shown by the most recent report or statement published by the issuer
 - (f) Approximate date on which the securities are to be sold
 - (g) Name of each securities exchange, if any, on which the securities are intended to be sold

TABLE I - SECURITIES TO BE SOLD

Furnish the following information with respect to the acquisition of the securities to be sold and with respect to the payment of all or any part of the purchase price or other consideration therefor:

Name of Person from Whom Acquired

Title of Date You Nature of (If gift, also give date Amount of the Class Acquired Acquisition Transaction donor acquired) Securities Acquired F

COMMON 9/24/02 PURCHASE OPEN MARKET 10,000 @.6767

STOCK PURCHASE

INSTRUCTIONS:

- 1. If the securities were purchased and full payment therefore was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.
- 2. If within two years after the acquisition of the securities the person for whose account they are to be sold had any short positions, put or other option to dispose of securities referred to in paragraph (d)(3) of Rule 144, furnish full information with respect thereto.

TABLE II - SECURITIES SOLD DURING THE PAST 3 MONTHS

Furnish the following information as to all securities of the issuer sold during the past 3 months by the person for whose account the securities are to be sold.

Name and Address of Seller	Title of Securities Sold	Date of Sale	Amount of Securities	Gros Proc
RICHARD A. & SUSAN J. MANDELL, JT TENANTS			NONE	

REMARKS:

INSTRUCTIONS:

See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to sales by all persons whose sales are required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

ATTENTION:

The person for whose account the securities to which this notice relates are to sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the Issuer of the securities to be sold which have not been publicly disclosed.

JANUARY 5, 2004	/s/ Richard Mandell /s/ Susan Mandell
(DATE OF NOTICE)	(SIGNATURE)

The notice shall be signed by the person for whose account the securities are to be sold. At least one copy of the notice shall be manually signed.

Any copies not manually signed shall bear typed or printed signatures.

ATTENTION: Intentional misstatements or omission of facts constitute Federal Criminal Violations (See 18 U.S.C. 1001).