FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| Name and Address of Reporting Person* Stovsky Richard P | | | 2. Date of Event Requiring Stater (Month/Day/Yea | ment | 3. Issuer Name and Ticker or Trading Symbol ENCORE CAPITAL GROUP INC [ECPG] | | | | | |
|--|---------------------------------|----------|--|--------------------|---|--|--|--|---|---|
| (Last) 3111 CAMIN SUITE 103 (Street) SAN DIEGO (City) | (First) O DEL RIO NO CA (State) | (Middle) | 08/06/2018 | · [| | tionship of Reporting Pers all applicable) Director Officer (give title below) | on(s) to Issu 10% Own Other (spe below) | er (| (Month/Day/Year) 5. Individual or Join Applicable Line) X Form filed b Person | oate of Original Filed at/Group Filing (Check by One Reporting by More than One Person |
| Table I - Non-Derivative Securities Beneficially Owned | | | | | | | | | | |
| 1. Title of Security (Instr. 4) | | | | | Beneficially Owned (Instr. 4) | | | | 4. Nature of Indirect Beneficial Ownership (Instr. 5) | |
| Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) | | | | | | | | | | |
| 1. Title of Derivative Security (Instr. 4) | | | 2. Date Exercisable and Expiration Date (Month/Day/Year) | | 3. Title and Amount of Secur Underlying Derivative Secur 4) | | | 4. Convers or | Form: | 6. Nature of Indirect Beneficial Ownership (Instr. 5) |
| | | | Date Exercisable | Expiration Date | ı Title | | Amount or Number of Shares | Exercise Price of Derivative Security | or Indirect (e) (l) (Instr. 5) | |

Explanation of Responses:

Remarks:

No securities are beneficially owned.

/s/ Michael Chin, Attorney-in-Fact for Richard Stovsky 08/14/2018

** Signature of Reporting Person Date

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

- * If the form is filed by more than one reporting person, see Instruction 5 (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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

LIMITED POWER OF ATTORNEY

Know all by these presents, that the undersigned hereby constitutes and appoints Gregory L. Call, Michael Chin, Erin Funderburk and Kyle Smith, and each of them acting singly and with full power of substitution, his true and

- (1) execute for and on behalf of the undersigned in the undersigned's capacity as an officer and/or director of Encore Capital Group, Inc. (the "Company"), any and all reports and forms required to be filed by the under
- (2) do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such report or form and timely file the same with the United States Securities an
- (3) seek or obtain, as the undersigned's representative and on the undersigned's behalf, information on transactions in the Company's securities from any third party, including brokers, employee benefit plan administra

(4) take any other action in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit to, in the best interest of, or legally required by or for, the undersigned, it being underst.

The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever required, necessary or proper to be done in the exercise of any of the rights and p

The undersigned acknowledges that the foregoing attorneys-in-fact, in serving in such capacity at the request and on the behalf of the undersigned, are not assuming, nor is the Company assuming, any of the undersigned's responsible.

This Limited Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file reports or forms pursuant to Section 16 with respect to the undersigned's holdings of and transactions is

IN WITNESS WHEREOF, the undersigned has executed this Limited Power of Attorney as of July 16, 2018.

Signed and Acknowledged

By: /s/ Richard P. Stovsky Print Name: Richard P. Stovsky