

ENCORE CAPITAL GROUP INC  
Form 8-K  
May 09, 2003

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

FORM 8-K

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

Date of Report (Date of earliest event reported): April 10, 2003

**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)

---

**Item 7. Financial Statements and Exhibits.**

(c) Exhibits:

- 10.1 Seventh Amended and Restated Promissory Note of Midland Credit Management, Inc. in favor of Bank of America, N.A. dated as of April 10, 2003.

**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: May 9, 2003

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

**EXHIBIT INDEX**

Exhibit	Description
10.1	Seventh Amended and Restated Promissory Note of Midland Credit Management, Inc. in favor of Bank of America, N.A. dated as of April 10, 2003.