VOSS JAMES M Form 4

November 20, 2012

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

Expires:

January 31, 2005

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OMB APPROVAL

response...

if no longer subject to Section 16. Form 4 or Form 5

Check this box

obligations may continue. See Instruction

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * **VOSS JAMES M**

(Zip)

5. Relationship of Reporting Person(s) to Issuer

Symbol

PORTFOLIO RECOVERY ASSOCIATES INC [PRAA]

2. Issuer Name and Ticker or Trading

(Check all applicable)

(Last)

(City)

(First) (Middle) 3. Date of Earliest Transaction

X__ Director 10% Owner Other (specify Officer (give title

(Month/Day/Year) 11/16/2012

120 CORPORATE BLVD, SUITE

(Street)

(State)

100

4. If Amendment, Date Original

Applicable Line)

Filed(Month/Day/Year)

X Form filed by One Reporting Person Form filed by More than One Reporting

6. Individual or Joint/Group Filing(Check

Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

below)

NORFOLK, VA 23502

		1401	able 1 Troit Delivative Securities Required, Disposed of, of Delicitedity Owned							
1.Title of Security	2. Transaction Date 2A. Deemed Month/Day/Year) Execution Date, if		3.	4. Securities Acquired		5. Amount of Securities	6. Ownership Form: Direct			
(Instr. 3)	(Month/Day/Year)	any	Code	on(A) or Disposed of (D) (Instr. 3, 4 and 5)			Beneficially	(D) or	Beneficial	
		(Month/Day/Year)	(Instr. 8)				Owned Following	Indirect (I) (Instr. 4)	Ownership (Instr. 4)	
					(A)		Reported	((======================================	
			Code V	Amount	or	Price	Transaction(s) (Instr. 3 and 4)			
Common Stock	11/16/2012		S	500	D	\$ 96	9,234	D		
Common Stock	11/16/2012		S	500	D	\$ 98.03	8,734	D		

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

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative	2. Conversion	3. Transaction Date (Month/Day/Year)		4. Transacti	5. onNumber	6. Date Exerc Expiration D		7. Title Amount		8. Price of Derivative	9. Nu Deriv
Security (Instr. 3)	or Exercise Price of Derivative Security	(Month Day/Tear)	(Month/Day/Year)	Code (Instr. 8)	of	(Month/Day/ e		Underly Securitic (Instr. 3	ring es	Security (Instr. 5)	Secur Bene Owne Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title N	Number		

Reporting Owners

10% Owner	Officer	Other
		Other
		10% Owner Orneer

Signatures

Reporting Person

/s/ James M.
Voss

**Signature of Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(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. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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