

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION  
DISCUSSED DURING THE THIRD QUARTER 2004 EARNINGS  
CONFERENCE CALL ON TUESDAY, OCTOBER 26, 2004**

<b>Reconciliation to EBITDA (in thousands of dollars)</b>	<b>Three months ended September 30, 2004</b>	<b>Three months ended September 30, 2003</b>
<b>Reported earnings before income taxes &amp; after non-recurring charges</b>	<b>\$11,648</b>	<b>\$69,730</b>
<b>Add back:</b>		
<b>Litigation Settlement</b>	<b>\$47,000</b>	
<b>Finance Charge, Recapitalization</b>	<b>\$4,173</b>	<b>\$7,512</b>
<b>Interest expense, net</b>	<b>\$8,523</b>	<b>\$10,260</b>
<b>Depreciation of property assets</b>	<b>\$12,508</b>	<b>\$11,116</b>
<b>Amortization of intangibles</b>	<b>\$2,756</b>	<b>\$3,183</b>
<b>EBITDA</b>	<b>\$86,608</b>	<b>\$101,801</b>
<b>EBITDA Margin</b>	<b>15.2%</b>	<b>18.5%</b>

**QUARTER ENDED SEPTEMBER 30, 2004**

- **EBITDA**
  - Last twelve months approximately \$402 million, margin of 17.6%
  - 2005 guidance – between 15.5% and 17%
- **Capital expenditures**
  - \$18.5 million in 3Q04
  - \$53 million 2004 YTD
- **Operating Cash Flow**
  - \$84.4 million in 3Q04
  - \$284 million in first nine months of 2004
  - 2005 guidance - \$170 to \$180 million
- **Use of Cash Since Beginning of 2004**
  - \$53 million in CapEx
  - \$159 million for acquisition of stores and accounts
  - \$170 million in stock repurchases
- **Consolidated Debt leverage Ratio in 3Q04 - 1.67X**
- **Debt to book cap in 3Q04 – 47.3%**
- **Interest coverage ratio – approximately 10.5X**
- **In last twelve months, added approximately 10% to our store base and our long term strategic initiative is to increase our store base 5 to 10% per year**

- **Collections – remain consistent. 3Q04 trended a little better than same quarter prior year**

*This press release and the guidance above contain forward-looking statements that involve risks and uncertainties. Such forward-looking statements generally can be identified by the use of forward-looking terminology such as "may," "will," "expect," "intend," "could," "estimate," "should," "anticipate," or "believe," or the negative thereof or variations thereon or similar terminology. Although the Company believes that the expectations reflected in such forward-looking statements will prove to be correct, the Company can give no assurance that such expectations will prove to have been correct. The actual future performance of the Company could differ materially from such statements. Factors that could cause or contribute to such differences include, but are not limited to: uncertainties regarding the ability to open new stores; the Company's ability to acquire additional rent-to-own stores on favorable terms; the Company's ability to enhance the performance of these acquired stores; the Company's ability to control store level costs; the results of the Company's litigation; the passage of legislation adversely affecting the rent-to-own industry; interest rates; the Company's ability to collect on its rental purchase agreements; changes in the Company's effective tax rate; changes in the Company's stock price and the number of shares of common stock that the Company may or may not repurchase; changes in fuel prices; the negotiation of the definitive settlement documentation with respect to the prospective settlement; the court hearing the matters could refuse to approve the settlement or could require changes to the settlement that are unacceptable to the Company or the plaintiffs; and the other risks detailed from time to time in the Company's SEC filings, including but not limited to, its annual report on Form 10-K/A for the year ended December 31, 2003, and its quarterly reports on Form 10-Q/A for the three month period ended March 31, 2004 and the Form 10-Q for the six month period ending June 30, 2004. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release. Except as required by law, the Company is not obligated to publicly release any revisions to these forward-looking statements to reflect the events or circumstances after the date of this press release or to reflect the occurrence of unanticipated events.*