

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE FOURTH QUARTER 2004 EARNINGS
CONFERENCE CALL ON TUESDAY, FEBRUARY 8, 2005**

Reconciliation to EBITDA (in thousands of dollars)	Twelve months ended December 31, 2004	Twelve months ended December 31, 2003
Reported earnings before income taxes & after non-recurring charges	\$251,379	\$290,830
Add back:		
Litigation Settlement	\$47,000	
Other Income – Sale of Charged-off Accounts	(\$7,924)	
Finance Charge, Recapitalization	\$4,173	\$35,260
Interest expense, net	\$35,323	\$43,932
Depreciation of property assets	\$48,566	\$43,384
Amortization of intangibles	\$10,780	\$12,512
EBITDA	\$389,297	\$425,918
EBITDA Margin	16.8%	19.1%

QUARTER AND YEAR ENDED DECEMBER 31, 2004

- **EBITDA**
 - Last twelve months approximately \$389 million, margin of 16.8%
- **Capital expenditures**
 - \$18.7 million in 4Q04
 - \$72.1 million 2004 YTD
- **Operating Cash Flow**
 - \$47 million in 4Q04
 - \$331 million in 2004
 - \$200 million in 2005 excluding the Griego litigation
- **Use of Cash Since Beginning of 2004**
 - \$72.1 million in CapEx
 - \$165 million for acquisition of stores and accounts
 - \$211 million in stock repurchases
 - Remaining share repurchase Board authorization - \$62 million
 - Remaining share repurchase per debt covenants - \$110 million
- **Consolidated Debt leverage Ratio in 4Q04 - 1.73X**
- **Outstanding Debt**
 - \$408.25 million senior term debt
 - \$348.25 million of term debt
 - \$60 million of revolving debt

- **\$300 million 7.5% subordinated notes**
- **Debt to book cap in 4Q04 – 47.1%**
- **Interest coverage ratio – approximately 10.4X**
- **In last twelve months, added approximately 9% to our store base and our long term strategic initiative is to increase our store base 5 to 10% per year**
- **Planned cannibalization continues to effect same store sales by 1% to 1.5%**
- **Collections – remain very good and consistent. 4Q04 trended a little better than same quarter prior year**
- **Customer Skips and Stolens as a % of Store Income was 2.4% for 2004**

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; 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, Form 10-Q for the six month period ending June 30, 2004, and Form 10-Q for the nine month period ending September 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.