CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE FOURTH QUARTER & YEAR END 2005 EARNINGS CONFERENCE CALL ON TUESDAY, FEBRUARY 7, 2006

Reconciliation to EBITDA (in thousands of dollars)	Twelve months ended December 31, 2005	Twelve months ended December 31, 2004
Reported earnings before income taxes	$209,068	$251,379
Add back:		
Restructuring expense	15,166	
Hurricane expense impact	5,199	
Litigation (reversion) settlement	($8,000)	$47,000
Finance charge from recapitalization		$4,173
Other income – sale of charged-off accounts		($7,924)
Interest expense, net	$40,703	$35,323
Depreciation of property assets	$53,382	$48,566
Amortization of intangibles	$11,705	$10,780
EBITDA	$327,223	$389,297
EBITDA Margin	14.0%	16.8%

QUARTER ENDED DECEMBER 31, 2005

- **Key Indicators**
  - **Saturday collections**
    - **Goal is 6.0% or less past due each Saturday night**
    - **5.0% on Saturday February 4th**
  - **Customer skips and stolens remain consistent at historical levels**
  - **Same store sales in 4Q – (0.2%)**
  - **Inventory held for rent % ended 2005 at 21.5%, similar to end of 2004**

- **Store Consolidation Plan**
  - **162 in original plan**
  - **Only about a dozen remaining and currently evaluating options**
  - **Will realize approximately $1.5 million per month in operating income**

- **$0.50 GAAP earnings, $0.48 pro-forma earnings in 4Q05**
  - **$0.02 reduction due to restructuring plan**
  - **$0.01 reduction due to hurricane related expenses**
  - **$0.05 increase in diluted EPS due to a reduction in state tax reserves**

- **EBITDA (pro-forma)**
  - **Quarter ended December 31 YTD, $77.8 million, margin of 13.3%, 15.2% increase from the third quarter of 2005**
  - **LTM EBITDA approximately $327.2 million, margin of 14.0%**
  - **2006 EBITDA margins of between 14% and 15%**

- **Operating Cash Flow**
  - **Generated >$44 million in operating cash flow in 4Q**
  - **Nearly $188 million for the entire year of 2005**

- **Use of Cash since beginning of 2005**
  - **Started 2005 with $59 million cash on hand**
  - **Used $60 million for CapEx**
  - **Used over $38 million for acquisition of stores and accounts**
  - **Used $118 million for share repurchases (5.9 million shares)**
  - **Ended the quarter with approximately $58 million on hand**

- **Consolidated Debt leverage Ratio in 4Q05 0f 2.3 times**

- **Outstanding Debt**
  - **$724 million at the end of the year**
  - **Will repay roughly $30 million (February 8) and debt will be $693.75 million**
    - **$344.75 million for senior term debt**
    - **$49 million for revolver (current availability over $93 million)**
    - **$300.0 million 7.5% subordinated notes**

- **Debt to book cap in 4Q05 – 46.8%**

- **Interest coverage ratio – in excess of 6.4 times**

- **Share repurchases availability**
  - **Roughly $44 million under Board authorization**
  - **Roughly $100 million under our indenture and senior credit facility**

- **Financial products**
  - **Currently have 43 stores offering these services**
  - **Add 100 to 160 locations in 2006**
  - **Capex**
    - **$30 to $35 thousand for "in-store" model**
    - **$50 to $60 thousand for "box in a box" model**

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 additional costs and expenses that could be incurred in connection with the store consolidation plan, uncertainties regarding the ability to open new rent-to-own 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 Company's ability to identify and successfully market products and services that appeal to our customer demographic; the Company's ability to identify and successfully enter new lines of business offering products and services that appeal to our customer demographic; the results of the Company's litigation; the passage of legislation adversely affecting the rent-to-own or financial services industry; interest rates; the Company's ability to collect on its rental purchase agreements; the Company's ability to enter into new rental purchase agreements; economic pressures affecting the disposable income available to our targeted consumers, such as high fuel and utility costs; 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; 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 for the year ended December 31, 2004 and its quarterly reports on Form 10-Q for the three month period ended March 31, 2005, the Form 10-Q for the six *month period ended June 30, 2005 and the Form 10-Q for the nine month period ended September 30, 2005. 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.*