

**CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION
DISCUSSED DURING THE SECOND QUARTER 2004 EARNINGS
CONFERENCE CALL ON TUESDAY, JULY 27, 2004**

Reconciliation to EBITDA (in thousands of dollars)	Three months ended June 30, 2004	Three months ended June 30, 2003
Reported earnings before income taxes & before non- recurring charges	\$81,459	\$85,376
Add back:		
Interest expense, net	\$8,764	\$11,862
Depreciation of property assets	\$11,834	\$10,833
Amortization of intangibles	\$3,158	\$3,296
EBITDA	\$105,215	\$111,367
EBITDA Margin	18.4%	20.1%

- **Same store sales in 2Q04**
 - **(2.3%) same store sales, original guidance was (1.0%) to (1.5%)**
 - **Sequential customer count for qtr was 5.5%**
 - **Planned cannibalization is impacting comp by approximately 1%**
 - **Comp Guidance**
 - **3Q04 – Remain in negative territory**
 - **4Q04 – Flat to slightly positive**

- **Rainbow & RentRite Acquisitions – will add estimated \$27 million in operating profit in 2005**

- **Capital expenditures**
 - **\$21.3 million in 2Q04**
 - **\$35 million 2004 YTD**

- **Operating Cash Flow**
 - **\$42.3 million in 2Q04**
 - **Nearly \$200 million in first six months of 2004**

- **Use of Cash Since Beginning of 2004**
 - **\$35 million in CapEx**
 - **\$156 million for acquisitions of stores and accounts**
 - **\$77 million in stock repurchases**

- **Debt leverage in 2Q04 - 1.49X**

- **Debt to book cap in 2Q04 – 44.7%**

- **Interest coverage ratio – approximately 9.5X**

- **New Senior Credit Facility**
 - **Tightened our spreads by 50 basis points at closing**
 - **Spread further reduced by another 25 basis points at leverage below 1.5 times**
 - **Non-cash charge of approximately \$4.2 million in 3Q04 related to our refinancing**

- **15,000 plus co-workers**

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; the Company's ability to enhance the performance of the acquired Rainbow and Rent-Rite stores; the ability to realize the cost savings anticipated; 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 report on Form 10-Q for the three month period ended March 31, 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.