CERTAIN OTHER FINANCIAL AND STATISTICAL INFORMATION DISCUSSED DURING THE FIRST QUARTER 2005 EARNINGS CONFERENCE CALL ON TUESDAY, APRIL 26, 2005

Reconciliation to EBITDA (in thousands of dollars)	Three months ended March 31, 2005	Three months ended March 31, 2004
Reported earnings before income taxes	$76,526	$83,803
Add back:		
Litigation Reversion	($8,000)	
Interest expense, net	$9,466	$8,856
Depreciation of property assets	$13,263	$11,249
Amortization of intangibles	$2,297	$2,488
EBITDA	$93,552	$106,396
EBITDA Margin	15.5%	18.2%

QUARTER ENDED MARCH 31, 2005

- **Key Indicators**
  - **Deliveries – thus far this year, up 1% yoy on a per store basis**
  - **Payouts – thus far this year, running below this time last year**
  - **Delinquency rates and pick-ups – thus far this year, both up vs. historical and last years #s**
  - **Customer skips and stolens as % of store revenue for 1Q05 – 2.3% of store revenue, running at historical levels**
  - **Delinquency rate up nearly ½% for 1Q05 at 6.42% average close versus 6.08% in 1Q04**
  - **Pickups – up over 4% on a per store basis in 1Q05 versus last year**
  - **Current delinquency and pickup trends have really occurred over the last 6-8 weeks**

- **EBITDA**
  - **Thru March 31 YTD, $93.552 million, margin of 15.5%**
  - **LTM EBITDA approximately $377 million, margin of 16.2%**

- **Capital expenditures**
  - **Approximately $11 million in 1Q05**

- **Comp or same store sales**
  - **Declined 5% in 1Q05**
  - **Quarter had one less business day than last year, Friday, which had an approximate 1.5% negative impact to our same store sales**

- **Growth in Store Base LTM ending March 31, 2005**
  - **Increased square footage 7.3%**
  - **Opened 82 new stores**
  - **Acquired 171 storefronts**

- **Purchased accounts from 101 locations**
- **Consolidated or sold 61 stores**

- **Use of Cash**
  - **Started 1Q05 with $59 cash on hand**
  - **Used $11 million for CapEx**
  - **Used $4 million for acquisition of stores and accounts**
  - **Used $61 million for debt prepayments**
  - **Ended the quarter with approximately $75 million on hand**
  - **Since beginning of 2Q05, utilized $38.5 million to fund Griego litigation**

  - **Consolidated Debt leverage Ratio in 1Q05 - 1.54X from 1.73X at year end**

  - **Outstanding Debt**
    - **$347.375 million senior term debt**
    - **$300 million 7.5% subordinated notes**

  - **Debt to book cap in 1Q05 – 43.3%**

  - **Interest coverage ratio – approximately 9.8X**

- **NBV of inventory**
  - **As of March 31, NBV for On rent inventory was $610 million, increase of $13 million, or 2.3% from 4Q04**
  - **As of March 31, NBV for Held for rent inventory – 22.9% of the overall inventory balances**
  - **February 2005 NBV for Held for rent inventory – 20.4% of the overall inventory balances**

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 Company’s ability to realize benefits from our margin enhancement initiatives; 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 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; the Company’s ability to maintain an effective system of internal controls; 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. 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