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

Reconciliation to EBITDA (in thousands of dollars)	Six months ended June 30, 2005	Six months ended June 30, 2004
Reported earnings before income taxes	$140,079	$165,262
Add back:		
Litigation Reversion	($8,000)	
Interest expense, net	$18,901	$17,620
Depreciation of property assets	$26,534	$23,083
Amortization of intangibles	$4,452	$5,646
EBITDA	$181,966	$211,611
EBITDA Margin	15.4%	18.3%

QUARTER ENDED JUNE 30, 2005

- **Key Indicators**
  - **Deliveries – approximately one less delivery per week**
  - **Delinquency rates – approximately ½ to ¾% higher than our desired goal of 5.99%**
  - **Customer skips and stolens as % of store revenue – running at historical levels**
  - **Delivery expense – YOY up approximately $200,000 per month**
  - **Utility expense – YOY up approximately $200,000 per month**
  - **Testing musical instruments in 100+ stores**
  - **Co-workers - > 16,000**

- **Average U.S. retail gasoline prices**
  - **2Q04 - $1.92 per gallon, up 26.1% over 2Q03 from $1.52 per gallon**
  - **2Q05 - $2.18 per gallon, up 13.6% over 2Q04**
  - **Last three weeks – $2.32 per gallon, up over 6% from 2Q05**

- **EBITDA**
  - **Quarter ended June 30 YTD, $88.4 million, margin of 15.2%**
  - **LTM EBITDA approximately $359.7 million, margin of 15.4%**

- **Capital expenditures**
  - **Approximately $24 million in 2Q05**

- **Growth in Store Base LTM ending June 30, 2005**
  - **Opened 69 new stores**
  - **Acquired 44 storefronts**
  - **Purchased accounts from 48 locations**
  - **Consolidated or sold 67 stores**

- **Operating Cash Flow**
  - **Generated $56 million in operating cash flow since the beginning of the year**
  - **Expect $165 to $175 million for the year**
  - **Expect Free Cash Flow of approximately $100 to $120 million for the year**

- **Use of Cash**
  - **Started 2005 with $59 million cash on hand**
  - **Used $24 million for CapEx**
  - **Used over $26 million for acquisition of stores and accounts**
  - **Used $62 million for debt prepayments**
  - **Ended the quarter with approximately $25 million on hand**
  - **Utilized over $38.5 million to fund Griego litigation**

- **Consolidated Debt leverage Ratio in 2Q05 - >1.7 times**

- **Outstanding Debt**
  - **$364.5 million senior term debt (currently $346.5 million)**
  - **$300.0 million 7.5% subordinated notes**

- **Debt to book cap in 2Q05 – 42.8%**

- **Interest coverage ratio – in excess of 9 times**

- **NBV of inventory**
  - **As of June 30, NBV for On rent inventory was $574.1 million**
  - **As of June 30, NBV for Held for rent inventory was $197.6 million, 25.6% of the overall inventory balance**

- **Comp base**
  - **2,365 stores, roughly 82.5% of our total store base,**
  - **Average 6.5 years old under our business 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 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 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 report on Form 10-Q for the quarter ended March 31, 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.