

Exhibit 99.1 - Pool Data Report

**CIT Equipment Collateral 2003-EF1
Composition of Contract Pool
at December 31, 2005**

<u>Number of Contracts</u>	<u>Current Required Payoff Amount</u>	<u>Weighted Average Original Term</u>	<u>Weighted Average Remaining Term</u>	<u>Average Required Payoff Amount (Range)</u>
4,143	\$149,907,344	63.06 months	22.51 months	\$36,183 (\$0 to \$1,735,365.12)

**Type of Contract
at December 31, 2005**

<u>Type of Contract</u>	<u>Number of Contracts</u>	<u>% of Total Number of Contracts</u>	<u>Required Payoff Amount</u>	<u>% of Required Payoff Amount</u>
Leases	1,272	30.70 %	\$ 54,037,602	36.05 %
Loans and other financing arrangements	2,871	69.30 %	\$ 95,869,741	63.95 %
Total	4,143	100.00 %	\$ 149,907,344	100.00 %

CIT Equipment Collateral 2003-EF1

Geographical Diversity

(Based on obligor billing address)

at December 31, 2005

<u>State</u>	<u>Number of Contracts</u>	<u>% of Total Number of Contracts</u>	<u>Required Payoff Amount</u>	<u>% of Required Payoff Amount</u>
Alabama	83	2.00 %	2,955,762	1.97 %
Alaska	26	0.63	898,912	0.60
Arizona	97	2.34	4,036,831	2.69
Arkansas	82	1.98	1,999,108	1.33
California	495	11.95	24,925,557	16.63
Colorado	71	1.71	2,683,664	1.79
Connecticut	64	1.54	1,791,026	1.19
Delaware	13	0.31	158,831	0.11
District of Columbia	2	0.05	14,458	0.01
Florida	256	6.18	9,531,312	6.36
Georgia	117	2.82	3,617,489	2.41
Hawaii	16	0.39	1,268,448	0.85
Idaho	69	1.67	1,872,504	1.25
Illinois	168	4.06	4,523,999	3.02
Indiana	45	1.09	2,368,198	1.58
Iowa	29	0.70	1,033,579	0.69
Kansas	27	0.65	827,939	0.55
Kentucky	40	0.97	622,590	0.42
Louisiana	70	1.69	1,641,482	1.09
Maine	23	0.56	758,480	0.51
Maryland	92	2.22	2,364,434	1.58
Massachusetts	72	1.74	3,609,790	2.41
Michigan	137	3.31	4,707,039	3.14
Minnesota	55	1.33	1,633,060	1.09
Mississippi	35	0.84	1,004,695	0.67
Missouri	50	1.21	969,333	0.65
Montana	22	0.53	341,699	0.23
Nebraska	13	0.31	540,809	0.36
Nevada	71	1.71	2,148,153	1.43
New Hampshire	27	0.65	1,157,942	0.77
New Jersey	166	4.01	6,801,094	4.54
New Mexico	21	0.51	1,141,682	0.76
New York	270	6.52	7,601,089	5.07
North Carolina	98	2.37	2,371,433	1.58
North Dakota	1	0.02	6,321	0.00
Ohio	105	2.53	4,400,364	2.94
Oklahoma	36	0.87	1,014,333	0.68
Oregon	61	1.47	2,775,246	1.85
Pennsylvania	192	4.63	6,406,240	4.27
Rhode Island	11	0.27	315,556	0.21
South Carolina	60	1.45	3,577,460	2.39
South Dakota	9	0.22	145,938	0.10
Tennessee	88	2.12	3,791,444	2.53
Texas	278	6.71	11,000,774	7.34
Utah	69	1.67	1,574,176	1.05
Vermont	6	0.14	85,351	0.06
Virginia	136	3.28	3,936,712	2.63
Washington	104	2.51	3,245,945	2.17
West Virginia	14	0.34	356,067	0.24
Wisconsin	37	0.89	3,034,182	2.02
Wyoming	14	0.34	318,818	0.21
Total	<u>4,143</u>	<u>100.00</u> %	<u>149,907,344</u>	<u>100.00</u> %
Unliquidated Defaulted Contracts	<u>57</u>		<u>\$ 2,231,111</u>	
Total	<u>4,200</u>		<u>\$ 152,138,455</u>	

CIT Equipment Collateral 2003-EF1
Annual Percentage Rate
at December 31, 2005

<u>Annual Percentage Rate</u>	<u>Number of Contracts</u>	<u>% of Total Number of Contracts</u>	<u>Required Payoff Amount</u>	<u>% of Required Payoff Amount</u>	<u>Weighted Average Annual Percentage Rate</u>
4.00- 4.99	1	0.02 %	7,504	0.01 %	4.94%
5.00- 5.99	125	3.02	3,688,870	2.46	5.72%
6.00- 6.99	816	19.70	28,276,371	18.86	6.65%
7.00- 7.99	1,187	28.65	45,170,134	30.13	7.50%
8.00- 8.99	1,113	26.86	39,832,417	26.57	8.46%
9.00- 9.99	496	11.97	20,484,274	13.66	9.49%
10.00- 10.99	241	5.82	7,056,833	4.71	10.40%
11.00- 11.99	111	2.68	3,854,457	2.57	11.42%
12.00- 12.99	47	1.13	1,412,972	0.94	12.58%
13.00- 13.99	6	0.14	123,511	0.08	13.22%
Total	<u>4,143</u>	<u>100.00 %</u>	<u>\$ 149,907,344</u>	<u>100.00 %</u>	<u>8.11%</u>
Unliquidated Defaulted Contracts	<u>57</u>		<u>\$ 2,231,111</u>		
Total	<u>4,200</u>		<u>\$ 152,138,455</u>		

CIT Equipment Collateral 2003-EF1
Payment Status
at December 31, 2005

<u>Days Delinquent</u>	<u>Number of Contracts</u>	<u>% of Total Number of Active Contracts</u>	<u>Required Payoff Amount</u>	<u>% of Required Payoff of Active Amount</u>
Current, including 1 to 30 day delinquent contracts	4,015	96.91 %	144,878,476	96.65 %
31-60 days delinquent	75	1.81	2,420,359	1.61
61-90 days delinquent	19	0.46	957,143	0.64
91-120 days delinquent	16	0.39	922,477	0.62
121-150 days delinquent	11	0.27	560,156	0.37
151-180 days delinquent	7	0.17	168,732	0.11
Total Active Accounts	<u>4,143</u>	<u>100.00 %</u>	<u>149,907,344</u>	<u>100.00 %</u>
Unliquidated Defaulted Contracts	57		2,231,111	
Total	<u>4,200</u>		<u>152,138,455</u>	

Types of Equipment
at December 31, 2005

<u>Type of Equipment</u>	<u>Number of Contracts</u>	<u>% of Total Number of Contracts</u>	<u>Required Payoff Amount</u>	<u>% of Required Payoff Amount</u>
Construction	2,247	54.24 %	59,627,456	39.78 %
Transportation	739	17.84	31,390,343	20.94
Manufacturing	510	12.31	22,437,327	14.97
Printing	229	5.53	15,108,715	10.08
Other (1)	146	3.52	5,126,264	3.42
Medical/Healthcare	46	1.11	4,738,718	3.16
Computers	33	0.80	2,323,450	1.55
Logging	72	1.74	2,422,045	1.62
Mining	10	0.24	1,985,444	1.32
Broadcasting/Communications	37	0.89	1,828,910	1.22
Food Processing	25	0.60	935,821	0.62
Commercial/Retail Fixtures	17	0.41	924,006	0.62
Agricultural	20	0.48	836,333	0.56
Fitness	12	0.29	222,512	0.15
Total	<u>4,143</u>	<u>100.00 %</u>	<u>149,907,344</u>	<u>100.00 %</u>
Unliquidated Defaulted Contracts	57		2,231,111	
Total	<u>4,200</u>		<u>\$ 152,138,455</u>	

CIT Equipment Collateral 2003-EF1
Required Payoff Amount
at December 31, 2005

<u>Required Payoff Amount</u>	<u>Number of Contracts</u>	<u>% of Total Number of Contracts</u>	<u>Required Payoff Amount</u>	<u>% of Required Payoff Amount</u>
0.01 - 5,000.00	838	20.23 %	2,216,985	1.48 %
5,000.01 - 10,000.00	696	16.80	5,152,733	3.44
10,000.01 - 15,000.00	460	11.10	5,666,517	3.78
15,000.01 - 25,000.00	684	16.51	13,507,250	9.01
25,000.01 - 50,000.00	744	17.96	26,214,776	17.49
50,000.01 - 100,000.00	427	10.31	29,432,167	19.63
100,000.01 - 150,000.00	140	3.38	16,615,606	11.08
150,000.01 - 250,000.00	80	1.93	15,347,504	10.24
250,000.01 - 500,000.00	52	1.26	17,203,404	11.48
500,000.01 - 1,000,000.00	17	0.41	12,066,443	8.05
1,000,000.01 - 1,500,000.00	4	0.10	4,748,595	3.17
1,500,000.01 - 1,735,365.12	1	0.02	1,735,365	1.16
Total	4,143	100.00 %	149,907,344	100.00 %

Remaining Term
at December 31, 2005

<u>Remaining Terms of Contracts</u> (months)	<u>Number of Contracts</u>	<u>% of Total Number of Contracts</u>	<u>Required Payoff Amount</u>	<u>% of Required Payoff Amount</u>
Less than 12	1,921	46.37 %	27,471,132	18.33 %
12- 24	1,743	42.07	69,837,263	46.59
25- 36	410	9.90	31,208,501	20.82
37- 48	44	1.06	11,906,364	7.94
49- 60	19	0.46	6,656,200	4.44
61- 72	6	0.14	2,827,883	1.89
Total	4,143	100.00 %	149,907,344	100.00 %
 Unliquidated Defaulted Contracts	 57		 2,231,111	
Total	4,200		152,138,455	

CIT Equipment Collateral 2003-EF1
Types of Obligor
at December 31, 2005

Type of Obligor	Number of Contracts	% of Total Number of Contracts	Required Payoff Amount	% of Required Payoff Amount
Construction	1,731	41.78 %	47,242,256	31.51 %
Manufacturing	691	16.68	23,605,870	15.75
Services	467	11.27	20,836,686	13.90
Printing	220	5.31	14,724,345	9.82
Transportation	165	3.98	14,254,561	9.51
Retail & Wholesale Trade	448	10.81	13,498,413	9.00
Other (1)	91	2.20	4,215,255	2.81
Mining, Forestry, Fishing	82	1.98	3,963,946	2.64
Healthcare	40	0.97	3,958,962	2.64
Agriculture	208	5.02	3,607,048	2.41
Total	4,143	100.00 %	\$ 149,907,344	100.00 %
Unliquidated Defaulted Contracts	57		2,231,111	
Total	4,200		152,138,455	

⁽¹⁾ Includes \$920,219 as the largest required payoff amount belonging to a single obligor.

Obligor Concentration

Obligors (including contracts securing vendor loans)	Number of Contracts	% of Total Number of Contracts	Required Payoff Amount	% of Required Payoff Amount
Top 5	7	0.17%	\$ 7,459,412	5.0%

The Top 5 obligors conduct business in the Services Industries (2.11%), Retail & Wholesale Trade Industries (0.99%), Construction Industries (1.16%), and Healthcare (0.71%).

CIT Equipment Collateral 2003-EF1
Scheduled Cashflows from Contracts
at December 31, 2005

Positive Rent Due 3,030,464.78
Adj. RPA of Unliquidated Defaulted Contracts 2,231,111.40

<u>Collection Period</u>	<u>Scheduled Principal</u>	<u>Scheduled Interest</u>	<u>Collection Period</u>	<u>Scheduled Principal</u>	<u>Scheduled Interest</u>
January-2006	7,950,425.56	994,105.71	October-2008	712,839.22	59,363.67
February-2006	8,457,451.41	940,348.85	November-2008	631,989.86	54,550.46
March-2006	8,198,386.15	883,251.42	December-2008	741,225.95	50,279.48
April-2006	8,113,322.68	827,866.78	January-2009	844,820.64	45,289.06
May-2006	7,821,385.49	773,131.59	February-2009	771,132.06	39,619.15
June-2006	7,439,403.20	720,309.49	March-2009	452,953.25	34,446.46
July-2006	7,263,052.37	669,999.38	April-2009	335,163.45	31,367.98
August-2006	7,312,043.73	620,929.54	May-2009	318,318.50	29,068.59
September-2006	6,742,245.48	571,570.32	June-2009	372,052.91	26,880.97
October-2006	6,462,233.70	525,972.35	July-2009	343,041.82	24,340.03
November-2006	6,502,403.91	482,297.16	August-2009	270,673.84	22,008.01
December-2006	5,605,166.25	438,323.53	September-2009	272,530.32	20,151.53
January-2007	4,882,699.13	400,371.41	October-2009	268,715.57	18,282.30
February-2007	4,553,853.06	367,306.43	November-2009	371,535.15	16,439.96
March-2007	4,156,294.19	336,387.51	December-2009	314,151.05	13,925.15
April-2007	4,606,120.11	308,131.04	January-2010	247,919.28	11,794.68
May-2007	3,942,785.50	276,873.34	February-2010	240,558.47	10,114.28
June-2007	3,433,740.13	250,182.78	March-2010	242,084.14	8,499.18
July-2007	2,972,346.70	226,834.12	April-2010	110,580.26	6,876.27
August-2007	2,969,378.16	206,629.61	May-2010	104,754.56	6,118.27
September-2007	2,528,969.59	186,504.89	June-2010	90,824.03	5,398.37
October-2007	2,448,753.13	169,318.80	July-2010	91,450.74	4,771.66
November-2007	2,154,770.33	152,708.76	August-2010	92,081.79	4,140.61
December-2007	2,025,961.24	138,005.57	September-2010	92,717.20	3,505.20
January-2008	1,596,785.63	124,281.47	October-2010	69,404.58	2,865.40
February-2008	1,415,778.56	113,458.45	November-2010	69,891.23	2,378.75
March-2008	1,265,544.57	103,837.60	December-2010	70,381.29	1,888.69
April-2008	1,208,590.57	95,265.43	January-2011	53,021.47	1,395.18
May-2008	969,273.53	87,105.51	February-2011	53,390.76	1,025.89
June-2008	764,700.92	80,550.45	March-2011	39,958.09	654.03
July-2008	770,576.96	75,362.32	April-2011	31,433.53	378.59
August-2008	687,368.97	70,153.89	May-2011	22,251.18	159.14
September-2008	911,221.85	65,491.87			