

The CIT Group Securitization Corporation
 Manufactured Housing Contract Senior Subordinate Certificates
 Series 1995-1

Cut-off date 12/31/2008
 Determination date 1/12/2009
 Remittance date 1/15/2009

All Payments of Principal on the Contracts	155,186.49
All Payments of Interest on the Contracts	111,165.80
All Liquidation Proceeds on the Contracts with respect to Principal	0.00
Other Amounts Received	0.00
Investment Earnings on Certificate Account	285.98
Monthly Advance	14,774.73
Reimbursement of Prior Month Advances	(13,539.09)
Class A-5 Guarantee Draw or (reimbursement)	0.00

Total Amount on Deposit in Certificate Account 267,873.91

To Servicer: Any Amount not required to be Deposited 0.00

Total Deductions 0.00

Amount Available for Distribution 267,873.91

Distribution Amounts

1. Aggregate Senior Certificate Distribution	0.00
2. Aggregate Class A-4 distribution	181,632.86
3. Aggregate Class A-5 distribution	79,489.17
4. Aggregate Class R distribution	0.00
5. Amounts to Servicer (includes Investment Earnings)	6,751.88
Total Distribution	267,873.91

1. Aggregate amount of Interest		
	(a) Class A-1 interest @ 7.70%	0.00
	(b) Class A-2 interest @ 8.05%	0.00
	(c) Class A-3 interest @ 8.40%	0.00
2. Amount applied to Senior Certificate Interest Shortfall		0.00
3. Remaining Unpaid Senior Certificate Interest Shortfall		0.00
4. Total Distribution in respect of interest		
	(a) Class A-1	0.00
	(b) Class A-2	0.00
	(c) Class A-3	0.00

Principal

5. Formula Principal Distribution Amount		169,284.42
	<u>Loan Count</u>	
	(a) Stated Principal	121,399.38
	(b) Principal Prepayments	1 33,787.11
	(c) Liquidated Contracts	1 14,097.93
	(d) Repurchases	0 0.00
6. Pool Stated Principal Balance		12,026,372.46
Pool Loan Count		513
7. Senior Certificate Principal Distribution		
	(a) Class A-1	0.00
	(b) Class A-2	0.00
	(c) Class A-3	0.00

8. Principal Balance after giving effect to Principal Distribution

	(a) Class A-1	0.00
	(b) Class A-2	0.00
	(c) Class A-3	0.00
9.	Class A-4 Principal Balance	1,486,372.46
10.	Class A-5 Principal Balance	10,540,000.00
11.	Senior Certificate Principal Shortfall for Remittance date	
	(a) Class A-1	0.00
	(b) Class A-2	0.00
	(c) Class A-3	0.00
12.	Unpaid Senior Certificate Principal Shortfall after giving effect to Principal Distribution	
	(a) Class A-1	0.00
	(b) Class A-2	0.00
	(c) Class A-3	0.00
13.	Total Distribution in respect of Principal	0.00
14.	Senior Certificate Pool Balance Factor	0.00000

Delinquency Information

		<u>Number</u>	<u>Amount</u>
15.	Delinquent Contracts		
	(a) 31-59 Days	28	685,911.64
	(b) 60 Days or more	29	876,726.84
16.	Repossessed Contracts	0	0.00
17.	Repossessed Contracts Remaining in Inventory	5	185,850.58
18.	Remaining Amount Available		91,837.61

Class A-4 and Class A-5 Certificates

Interest

1.	Aggregate Class A-4 Interest @ 8.95%	12,348.44
2.	Aggregate Class A-5 Interest @ 9.05%	79,489.17
3.	Amounts applied to unpaid Class A-4 interest shortfall	0.00
4.	Amounts applied to unpaid Class A-5 interest shortfall	0.00
5.	Remaining Class A-4 Interest Shortfall	0.00
6.	Remaining Class A-5 Interest Shortfall	0.00
7.	Total Distribution in respect of Interest to Class A-4 Certificates	12,348.44
8.	Total Distribution in respect of Interest to Class A-5 Certificates	79,489.17

Principal

9.	Class A-4 Principal Distribution	169,284.42
10.	Class A-5 Principal Distribution	0.00
11.	Principal Balance after giving effect to Principal Distribution Class A-4	1,486,372.46
12.	Principal Balance after giving effect to Principal Distribution Class A-5	10,540,000.00
13.	Class A-4 Principal Shortfall for Remittance Date	0.00
14.	Class A-5 Principal Shortfall for Remittance Date	0.00
15.	Class A-5 Principal Liquidation Loss Amount	0.00
16.	Unpaid Class A-4 Principal Shortfall after giving effect to Principal Distribution	0.00

17. Unpaid Class A-5 Principal Shortfall after giving effect to Principal Distribution		0.00
18. Total Distribution in respect of Principal Class A-4		169,284.42
19. Total Distribution in respect of Principal Class A-5		0.00
20. Class A-4 Pool Factor		0.01199
21. Class A-5 Pool Factor		0.08500
22. Amount of Guarantee Payment made to Holders of Class A-5 Certificates		0.00
<u>Class R Certificates</u>		
23. Class R Residual Payment		0.00
a. The amount (if any) by which the Amount Available exceeds the amounts distributed to Offered Certificateholders, the Monthly Servicing fee and the Guarantee Fee		0.00
b. Aggregate Repossession Profits less amount retained by Servicer to reimburse itself for taxes paid		0.00
<u>Miscellaneous</u>		
24.a Monthly Servicing Fees (includes Investment Earnings)	10,449.03	
24.b Unpaid Servicing Fees this period	-3,697.15	
24.b Prior Unpaid Service Fee paid this period	0.00	
Total Servicing Fee Paid this period		6,751.88
25. Amount of Servicing Fees due not Paid on Prior Remittance Date		3,066,138.27
26.a Guarantee Fees	2,540.76	
26.b Unpaid Guarantee Fees	-2,540.76	
Total Guarantee Fees		0.00
27. Amount of Guarantee Fees due but not Paid on Prior Remittance Date		920,760.02
28. Amount of funds on deposit in the Pre-Funding Account		0.00
29. (a) Weighted Average Contract Rate of all Outstanding Contracts		11.31%
(b) Weighted Average Maturity of all Outstanding Contracts		84.44
(c) Weighted Average Months Seasoning of all Outstanding Contracts		161.69
30. Number of Subsequent Contracts		0
31. Aggregate Principal Balance of Subsequent Contracts		0.00
32. Number of Subsequent Contracts purchased by the Trustee		0
33. Aggregate stated Principal Balance of the Subsequent contracts purchased by the Trustee		0.00
34. Unreimbursed/(Reimbursed) Guarantee Payments		5,621,045.31
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