

CIT Home Equity Loan Trust 2003-1
as of June 30, 2007

Mortgage Pool Characteristics

Number of loans:	3,659
Aggregate outstanding principal balance	\$278,546,518
Average outstanding principal balance:	\$76,126
Range of outstanding principal balance:	\$721.98 to \$521,927.43
Range of mortgage rates:	5.62% to 13.24%
Weighted average mortgage rate:	7.989%
Range of original combined loan to value ratios:	13.17% to 100.00%
Weighted average combined loan-to-value ratio:	79.74%
Range of remaining terms to stated maturity:	1 to 333 months
Weighted average remaining term to stated maturity:	284.0 months
Full documentation loans as a percentage of current balance:	81.46%
Loan secured by owner occupied properties as a percentage of current balance:	90.76%
Range of original term:	60 to 360 months
Weighted average original term:	336.8 months
Lien position:	
First	98.35%
Second	1.65%

Geographic Distribution of Mortgaged Properties

State	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner-Occupied Mortgage Loans
Texas	923	73,041,429.12	26.22%	8.02%	79,134.81	77.31%	69.62%	91.21%
Ohio	337	26,870,293.64	9.65%	7.73%	79,733.81	82.66%	91.53%	89.02%
Pennsylvania	327	21,007,366.01	7.54%	8.28%	64,242.71	81.24%	85.89%	90.40%
North Carolina	252	18,537,214.86	6.65%	8.39%	73,560.38	81.70%	87.36%	93.42%
Colorado	101	14,790,643.79	5.31%	7.20%	146,442.02	82.68%	92.65%	98.18%
Indiana	183	11,011,488.85	3.95%	7.89%	60,172.07	79.66%	89.38%	88.09%
Michigan	139	10,971,479.26	3.94%	7.76%	78,931.51	81.90%	81.71%	84.57%
Florida	156	10,593,009.61	3.80%	8.48%	67,903.91	77.80%	84.30%	91.76%
Kentucky	178	10,592,189.38	3.80%	8.30%	59,506.68	80.27%	90.10%	91.04%
South Carolina	141	9,317,044.85	3.34%	8.49%	66,078.33	81.71%	91.61%	98.49%
Missouri	132	8,280,872.52	2.97%	7.92%	62,733.88	80.58%	88.55%	92.00%
Illinois	116	7,818,490.16	2.81%	7.65%	67,400.78	81.32%	89.45%	91.59%
Tennessee	124	7,800,893.32	2.80%	8.31%	62,910.43	82.78%	92.35%	93.16%
California	47	7,482,516.02	2.69%	7.26%	159,202.47	73.34%	49.74%	67.01%
Oklahoma	108	6,712,618.83	2.41%	8.17%	62,153.88	80.48%	79.49%	95.74%
Washington	52	5,933,636.47	2.13%	7.68%	114,108.39	79.86%	72.51%	84.24%
Virginia	60	4,050,918.58	1.45%	8.01%	67,515.31	78.34%	86.39%	99.08%
Georgia	42	2,867,952.98	1.03%	8.27%	68,284.59	81.68%	86.23%	94.90%
Arizona	28	2,513,364.24	0.90%	7.84%	89,763.01	78.64%	87.28%	86.40%
New York	24	2,398,042.05	0.86%	8.17%	99,918.42	66.81%	54.58%	83.32%
West Virginia	36	2,000,145.37	0.72%	8.67%	55,559.59	81.34%	91.50%	89.49%
Louisiana	22	1,757,132.37	0.63%	8.54%	79,869.65	82.04%	71.38%	91.48%
Utah	17	1,723,239.65	0.62%	7.58%	101,367.04	85.87%	91.06%	100.00%
Maryland	17	1,504,160.52	0.54%	7.90%	88,480.03	76.47%	58.58%	98.12%
Kansas	26	1,492,506.62	0.54%	8.39%	57,404.10	78.82%	95.26%	97.90%
Nevada	11	1,392,093.30	0.50%	7.11%	126,553.94	80.04%	89.43%	68.34%
New Jersey	12	1,383,561.77	0.50%	7.34%	115,296.81	80.47%	88.86%	100.00%
Oregon	12	1,376,141.35	0.49%	7.03%	114,678.45	75.44%	75.81%	86.66%
Connecticut	9	1,174,196.51	0.42%	8.43%	130,466.28	68.44%	84.50%	71.94%
Delaware	7	633,767.44	0.23%	8.59%	90,538.21	79.62%	88.77%	100.00%
Nebraska	6	431,212.97	0.15%	8.44%	71,868.83	82.41%	76.80%	100.00%
Iowa	7	380,951.68	0.14%	7.14%	54,421.67	85.07%	90.44%	88.25%
Idaho	2	303,661.97	0.11%	7.97%	151,830.99	74.96%	100.00%	100.00%
New Mexico	2	228,702.30	0.08%	7.65%	114,351.15	75.06%	68.97%	100.00%
Wisconsin	3	173,579.73	0.06%	7.10%	57,859.91	71.73%	100.00%	100.00%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

Distribution by Original Principal Balance

Original Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner-Occupied Mortgage Loans
10,000.01 - 20,000.00	50	672,668.23	0.24%	10.03%	13,453.36	67.70%	86.14%	90.05%
20,000.01 - 30,000.00	152	3,502,082.20	1.26%	9.45%	23,040.01	65.80%	89.70%	86.51%
30,000.01 - 40,000.00	336	10,797,521.87	3.88%	8.96%	32,135.48	72.50%	87.18%	78.98%
40,000.01 - 50,000.00	452	18,774,497.49	6.74%	8.74%	41,536.50	75.97%	88.31%	81.11%
50,000.01 - 60,000.00	470	24,350,869.33	8.74%	8.43%	51,810.36	78.38%	88.26%	86.23%
60,000.01 - 70,000.00	484	29,574,691.04	10.62%	8.39%	61,104.73	80.08%	88.37%	91.37%
70,000.01 - 80,000.00	405	28,538,534.20	10.25%	8.21%	70,465.52	81.02%	86.28%	92.16%
80,000.01 - 90,000.00	271	21,663,462.56	7.78%	8.00%	79,938.98	81.00%	85.39%	93.24%
90,000.01 - 100,000.00	217	19,431,805.71	6.98%	7.87%	89,547.49	79.50%	82.25%	94.71%
100,000.01 - 120,000.00	276	28,534,932.97	10.24%	7.92%	103,387.44	81.55%	80.68%	94.25%
120,000.01 - 140,000.00	184	22,598,279.40	8.11%	7.73%	122,816.74	80.90%	78.48%	90.34%
140,000.01 - 160,000.00	109	15,470,244.49	5.55%	7.39%	141,928.85	82.68%	80.99%	96.57%
160,000.01 - 180,000.00	73	11,820,887.23	4.24%	7.44%	161,929.96	82.70%	76.88%	93.22%
180,000.01 - 200,000.00	46	7,813,956.61	2.81%	7.17%	169,868.62	81.12%	74.77%	95.40%
200,000.01 - 220,000.00	35	6,959,610.45	2.50%	7.43%	198,846.01	80.41%	60.44%	88.72%
220,000.01 - 240,000.00	25	5,549,898.66	1.99%	7.42%	221,995.95	79.67%	63.67%	87.97%
240,000.01 - 260,000.00	14	3,357,801.95	1.21%	7.62%	239,843.00	78.27%	56.61%	85.51%
260,000.01 - 280,000.00	14	3,569,787.92	1.28%	7.36%	254,984.85	79.46%	72.12%	100.00%
280,000.01 - 300,000.00	8	2,220,699.26	0.80%	7.00%	277,587.41	83.95%	74.96%	87.54%
300,000.01 - 320,000.00	7	2,033,804.24	0.73%	7.25%	290,543.46	80.78%	56.51%	85.91%
320,000.01 - 340,000.00	6	1,896,298.54	0.68%	6.68%	316,049.76	82.03%	100.00%	83.17%
340,000.01 - 360,000.00	7	2,323,233.25	0.83%	7.04%	331,890.46	74.62%	42.41%	100.00%
360,000.01 - 380,000.00	7	2,463,083.78	0.88%	6.95%	351,869.11	83.57%	56.83%	100.00%
380,000.01 - 400,000.00	4	1,489,806.31	0.53%	6.83%	372,451.58	78.90%	75.35%	100.00%
400,000.01 - 450,000.00	3	1,214,127.89	0.44%	6.33%	404,709.30	71.81%	33.62%	66.59%
450,000.01 - 500,000.00	3	1,402,005.08	0.50%	6.63%	467,335.03	78.60%	100.00%	100.00%
550,000.01 - 600,000.00	1	521,927.43	0.19%	6.99%	521,927.43	79.99%	0.00%	100.00%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

Distribution by Current Principal Balance

Current Principal Balance	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner-Occupied Mortgage Loans
.01 - 10,000.00	13	59,591.30	0.02%	8.38%	4,583.95	63.60%	91.21%	91.21%
10,000.01 - 20,000.00	93	1,467,028.45	0.53%	9.55%	15,774.50	63.47%	86.46%	90.87%
20,000.01 - 30,000.00	202	5,292,888.89	1.90%	9.14%	26,202.42	67.71%	88.08%	84.13%
30,000.01 - 40,000.00	393	13,876,542.45	4.98%	8.75%	35,309.27	73.43%	88.32%	77.95%
40,000.01 - 50,000.00	458	20,636,738.84	7.41%	8.65%	45,058.38	76.94%	86.99%	82.57%
50,000.01 - 60,000.00	499	27,556,767.03	9.89%	8.33%	55,223.98	79.03%	88.24%	89.55%
60,000.01 - 70,000.00	462	29,984,590.17	10.76%	8.34%	64,901.71	80.41%	88.30%	92.19%
70,000.01 - 80,000.00	362	27,089,551.70	9.73%	8.13%	74,833.02	81.03%	86.76%	91.76%
80,000.01 - 90,000.00	243	20,492,742.04	7.36%	7.96%	84,332.27	80.31%	84.00%	92.69%
90,000.01 - 100,000.00	194	18,406,306.90	6.61%	8.01%	94,877.87	80.72%	81.93%	94.27%
100,000.01 - 120,000.00	260	28,265,236.59	10.15%	7.79%	108,712.45	81.23%	80.36%	93.24%
120,000.01 - 140,000.00	157	20,157,338.23	7.24%	7.75%	128,390.69	82.40%	77.60%	92.51%
140,000.01 - 160,000.00	101	15,027,615.17	5.40%	7.38%	148,788.27	82.35%	76.24%	97.17%
160,000.01 - 180,000.00	66	11,102,441.04	3.99%	7.48%	168,218.80	81.81%	80.19%	92.54%
180,000.01 - 200,000.00	43	8,211,854.31	2.95%	7.29%	190,973.36	81.37%	67.21%	90.67%
200,000.01 - 220,000.00	25	5,237,784.21	1.88%	7.25%	209,511.37	79.29%	68.20%	91.93%
220,000.01 - 240,000.00	23	5,288,159.79	1.90%	7.52%	229,919.99	77.65%	60.92%	86.95%
240,000.01 - 260,000.00	16	4,026,084.23	1.45%	7.54%	251,630.26	81.81%	62.86%	93.80%
260,000.01 - 280,000.00	8	2,160,322.79	0.78%	6.90%	270,040.35	81.46%	75.51%	87.19%
280,000.01 - 300,000.00	8	2,289,529.22	0.82%	7.31%	286,191.15	82.08%	62.01%	87.48%
300,000.01 - 320,000.00	7	2,169,976.51	0.78%	7.08%	309,996.64	82.26%	85.86%	85.29%
320,000.01 - 340,000.00	7	2,316,440.28	0.83%	7.00%	330,920.04	75.32%	56.92%	100.00%
340,000.01 - 360,000.00	8	2,803,121.24	1.01%	6.95%	350,390.16	83.13%	49.94%	100.00%
360,000.01 - 380,000.00	3	1,106,697.97	0.40%	6.29%	368,899.32	83.90%	66.81%	100.00%
380,000.01 - 400,000.00	1	383,108.34	0.14%	8.37%	383,108.34	64.43%	100.00%	100.00%
400,000.01 - 450,000.00	3	1,214,127.89	0.44%	6.33%	404,709.30	71.81%	33.62%	66.59%
450,000.01 - 500,000.00	3	1,402,005.08	0.50%	6.63%	467,335.03	78.60%	100.00%	100.00%
500,000.01 - 550,000.00	1	521,927.43	0.19%	6.99%	521,927.43	79.99%	0.00%	100.00%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

CIT Home Equity Loan Trust 2003-1
as of June 30, 2007

Distribution by Current Mortgage Rates

Mortgage Rates	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner-Occupied Mortgage Loans
5.501% - 6.000%	73	9,924,786.09	3.56%	5.895%	135,955.97	79.74%	94.88%	99.05%
6.001% - 6.500%	200	22,674,093.21	8.14%	6.362%	113,370.47	80.44%	89.67%	92.00%
6.501% - 7.000%	392	39,963,491.39	14.35%	6.873%	101,947.68	79.40%	76.36%	91.87%
7.001% - 7.500%	416	34,302,532.54	12.31%	7.373%	82,458.01	80.40%	82.18%	88.80%
7.501% - 8.000%	628	49,600,902.58	17.81%	7.846%	78,982.33	80.88%	79.48%	91.16%
8.001% - 8.500%	539	38,429,735.56	13.80%	8.333%	71,298.21	80.08%	85.42%	90.36%
8.501% - 9.000%	535	37,522,246.41	13.47%	8.817%	70,135.04	80.41%	78.71%	87.64%
9.001% - 9.500%	335	19,550,924.52	7.02%	9.311%	58,360.97	78.22%	77.65%	90.83%
9.501% - 10.000%	262	13,983,742.84	5.02%	9.791%	53,373.06	77.15%	78.23%	90.29%
10.001% - 10.500%	119	5,633,571.39	2.02%	10.321%	47,340.94	76.53%	85.25%	91.44%
10.501% - 11.000%	91	4,086,561.53	1.47%	10.777%	44,907.27	75.36%	88.84%	93.37%
11.001% - 11.500%	30	1,238,057.70	0.44%	11.302%	41,268.59	74.23%	77.75%	91.40%
11.501% - 12.000%	26	1,160,080.41	0.42%	11.765%	44,618.48	73.55%	60.81%	100.00%
12.001% - 12.500%	7	264,775.51	0.10%	12.191%	37,825.07	74.39%	91.15%	100.00%
12.501% - 13.000%	3	109,389.09	0.04%	12.823%	36,463.03	60.92%	100.00%	100.00%
13.001% - 13.500%	3	101,627.32	0.04%	13.150%	33,875.77	62.18%	100.00%	100.00%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

Distribution by Remaining Months to Stated Maturity

Remaining Months to Stated Maturity	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner-Occupied Mortgage Loans
: 48	6	220,932.91	0.08%	8.826%	36,822.15	78.60%	51.32%	43.46%
49: 60	10	211,745.56	0.08%	9.090%	21,174.56	67.40%	82.48%	92.41%
61: 72	46	1,371,283.01	0.49%	8.205%	29,810.50	64.07%	81.93%	78.23%
73: 84	4	157,769.30	0.06%	7.434%	39,442.33	73.24%	100.00%	100.00%
85: 96	1	43,028.57	0.02%	6.050%	43,028.57	72.09%	100.00%	100.00%
97:108	1	34,482.19	0.01%	7.120%	34,482.19	79.65%	100.00%	100.00%
109:120	52	1,817,967.51	0.65%	9.282%	34,960.91	76.55%	77.81%	89.05%
121:132	457	21,601,839.96	7.76%	7.966%	47,268.80	73.74%	81.00%	90.95%
133:144	36	1,663,447.48	0.60%	8.846%	46,206.87	75.85%	87.41%	93.90%
145:156	3	116,396.66	0.04%	8.384%	38,798.89	87.24%	100.00%	79.24%
169:180	12	564,704.59	0.20%	8.899%	47,058.72	79.28%	83.29%	93.46%
181:192	168	10,002,967.69	3.59%	8.052%	59,541.47	79.14%	90.43%	97.42%
193:204	23	1,474,927.87	0.53%	8.009%	64,127.30	80.21%	85.31%	92.59%
229:240	1	58,770.69	0.02%	8.990%	58,770.69	98.46%	100.00%	100.00%
241:252	7	507,458.79	0.18%	7.392%	72,494.11	72.19%	100.00%	100.00%
253:264	2	171,291.06	0.06%	8.711%	85,645.53	80.57%	100.00%	100.00%
277:288	1	1,664.41	0.00%	6.550%	1,664.41	38.88%	100.00%	100.00%
289:300	179	12,064,458.48	4.33%	8.836%	67,399.21	78.05%	77.02%	87.72%
301:312	2,290	195,049,602.16	70.02%	7.865%	85,174.50	80.57%	80.73%	89.78%
313:324	337	29,522,722.86	10.60%	8.233%	87,604.52	81.01%	83.58%	96.17%
325:336	23	1,889,056.34	0.68%	9.047%	82,132.88	76.68%	97.07%	96.21%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

Distribution by Number of Months of Seasoning ⁽¹⁾

Months of Seasoning	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner-Occupied Mortgage Loans
51: 55	1,335	109,303,196.00	39.24%	7.53%	81,875.05	79.85%	79.07%	90.97%
56: 60	1,657	125,750,779.63	45.15%	8.04%	75,890.63	79.84%	83.68%	90.29%
61: 65	667	43,492,542.46	15.61%	8.98%	65,206.21	79.15%	81.07%	91.59%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

(1) Seasoning calculated from each Mortgage Loan's interest start date, based upon a calendar month deemed to have 30 days, and a calendar year deemed to have 360 days.

Distribution by Combined Loan-to-Value Ratio ⁽¹⁾

Combined Loan-to-Value Ratio	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner- Occupied Mortgage Loans
10.01 - 15.00	1	13,571.94	0.00%	8.50%	13,571.94	13.17%	0.00%	100.00%
15.01 - 20.00	6	121,862.54	0.04%	8.15%	20,310.42	17.37%	100.00%	100.00%
20.01 - 25.00	8	154,166.15	0.06%	7.90%	19,270.77	22.21%	97.14%	74.76%
25.01 - 30.00	12	355,382.27	0.13%	8.19%	29,615.19	28.15%	71.68%	100.00%
30.01 - 35.00	10	381,183.70	0.14%	7.71%	38,118.37	31.96%	49.67%	90.84%
35.01 - 40.00	26	1,200,470.52	0.43%	7.90%	46,171.94	36.80%	63.29%	80.26%
40.01 - 45.00	39	1,754,143.47	0.63%	7.84%	44,978.04	42.80%	89.17%	83.19%
45.01 - 50.00	48	2,165,061.10	0.78%	7.97%	45,105.44	47.67%	79.27%	77.18%
50.01 - 55.00	39	2,178,292.26	0.78%	7.85%	55,853.65	53.44%	59.39%	70.21%
55.01 - 60.00	86	4,601,451.87	1.65%	8.26%	53,505.25	58.36%	66.89%	86.90%
60.01 - 65.00	111	6,054,134.51	2.17%	8.44%	54,541.75	63.07%	86.87%	86.06%
65.01 - 70.00	200	13,039,113.94	4.68%	8.19%	65,195.57	68.27%	69.18%	81.05%
70.01 - 75.00	380	26,098,032.09	9.37%	8.40%	68,679.03	73.68%	76.22%	85.46%
75.01 - 80.00	1239	97,705,557.08	35.08%	7.98%	78,858.40	79.23%	77.03%	92.66%
80.01 - 85.00	752	61,355,717.06	22.03%	8.01%	81,590.05	83.54%	83.66%	87.63%
85.01 - 90.00	516	44,559,087.43	16.00%	7.72%	86,354.82	87.71%	90.22%	96.61%
90.01 - 95.00	99	9,495,530.00	3.41%	7.59%	95,914.44	92.22%	100.00%	100.00%
95.01 - 100.00	87	7,313,760.16	2.63%	7.93%	84,066.21	99.66%	100.00%	100.00%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

(1) The Combined Loan-to-Value Ratios for the first lien mortgages do not reflect the principal balance of any second lien mortgages, including those financed by CIT Consumer Finance or any of its affiliates.

CIT Home Equity Loan Trust 2003-1
as of June 30, 2007

Distribution by Borrower FICO Score ⁽¹⁾

Borrower FICO Score	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner-Occupied Mortgage Loans
Not available	27	1,036,817.92	0.37%	10.27%	38,400.66	68.42%	100.00%	100.00%
501 - 550	239	14,051,009.12	5.04%	9.17%	58,790.83	73.66%	93.14%	97.51%
551 - 600	1,190	86,544,958.65	31.07%	8.45%	72,726.86	79.14%	89.46%	95.35%
601 - 650	1,180	91,558,436.98	32.87%	7.92%	77,591.90	80.41%	80.37%	90.42%
651 - 700	676	54,083,661.85	19.42%	7.56%	80,005.42	81.88%	70.98%	86.87%
701 - 750	230	21,310,271.02	7.65%	7.13%	92,653.35	79.08%	69.03%	82.14%
751 - 800	107	9,427,709.71	3.38%	6.86%	88,109.44	78.55%	87.57%	82.75%
801 - 850	10	533,652.84	0.19%	7.00%	53,365.28	72.41%	79.31%	90.03%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

(1) Generally, FICO scores are determined at time of origination of the related Mortgage Loan.

CIT Home Equity Loan Trust 2003-1
as of June 30, 2007

Distribution by Property Type

Property Type	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner-Occupied Mortgage Loans
Single Family	2,848	215,143,118.58	77.24%	7.93%	75,541.83	79.88%	81.33%	92.57%
Manufactured Housing	407	26,092,866.55	9.37%	8.77%	64,110.24	81.40%	91.91%	96.48%
PUD	204	20,839,872.66	7.48%	7.73%	102,156.24	79.18%	78.85%	95.01%
2-4 Family	158	13,654,563.58	4.90%	7.84%	86,421.29	74.75%	66.72%	45.37%
Condo	42	2,816,096.72	1.01%	7.98%	67,049.92	81.33%	85.22%	88.05%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

CIT Home Equity Loan Trust 2003-1
as of June 30, 2007

Distribution by Loan Purpose

Loan Purpose	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner- Occupied Mortgage Loans
Refinance-Cashout	2,856	212,237,633.98	76.19%	7.98%	74,312.90	79.24%	80.65%	90.49%
Refinance	386	36,540,631.26	13.12%	7.67%	94,664.85	81.19%	83.21%	92.75%
Purchase	409	29,515,124.40	10.60%	8.47%	72,164.12	81.53%	85.26%	90.54%
Other	8	253,128.45	0.09%	9.78%	31,641.06	77.61%	65.36%	57.29%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

CIT Home Equity Loan Trust 2003-1
as of June 30, 2007

Distribution by Occupancy Status

Occupancy Status	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner-Occupied Mortgage Loans
Owner Occupied	3,252	252,813,453.58	90.76%	7.98%	77,740.91	80.15%	83.06%	100.00%
Non-Owner Occupied	407	25,733,064.51	9.24%	8.08%	63,226.20	75.65%	65.74%	0.00%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

CIT Home Equity Loan Trust 2003-1
as of June 30, 2007

Distribution by Borrower Income Documentation Type

Documentation Type	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner-Occupied Mortgage Loans
Full Documentation	3,103	226,906,226.70	81.46%	7.96%	73,124.79	80.38%	100.00%	92.54%
No Income Verification/Assets Verified	554	51,479,535.29	18.48%	8.11%	92,923.35	76.87%	0.00%	82.87%
Lite Documentation	2	160,756.10	0.06%	7.56%	80,378.05	79.99%	0.00%	100.00%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

CIT Home Equity Loan Trust 2003-1
as of June 30, 2007

Distribution by Product Type

Product Type	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner- Occupied Mortgage Loans
Fixed <= 30 Yr	3,048	251,540,464.51	90.30%	7.97%	82,526.40	80.40%	81.46%	90.79%
Fixed <= 15 Yr	609	26,890,454.01	9.65%	8.12%	44,155.10	73.52%	81.47%	90.51%
Balloon	2	115,599.57	0.04%	8.91%	57,799.79	82.19%	83.45%	83.45%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%

CIT Home Equity Loan Trust 2003-1
as of June 30, 2007

Distribution by Lien Type

Lien Type	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percentage of Mortgage Pool by Aggregate Principal Balance of Mortgage Loans	Weighted Average Coupon	Average Principal Balance Outstanding	Weighted Average Combined Loan-to-Value Ratio	Percent of Full Documentation Mortgage Loans	Percent of Owner- Occupied Mortgage Loans
First Lien	3,533	273,937,679.75	98.35%	7.95%	77,536.85	79.74%	81.75%	90.66%
Second Lien	126	4,608,838.34	1.65%	10.12%	36,578.08	79.63%	64.57%	96.67%
Total:	3,659	278,546,518.09	100.00%	7.989%	76,126.41	79.74%	81.46%	90.76%