

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Mortgage Pool Characteristics Group I Mortgage Loans

Number of loans:	2,316
Aggregate outstanding principal balance	\$126,332,400
Average outstanding principal balance:	\$54,548
Range of outstanding principal balance:	\$.01 to \$731,711.87
Range of mortgage rates:	6.65% to 17.99%
Weighted average mortgage rate:	9.933%
Range of original combined loan-to-value ratios:	0.00% to 100.00%
Weighted average combined original loan-to-value ratio:	77.11%
Range of remaining terms to stated maturity:	0 to 330 months
Weighted average remaining term to stated maturity:	223.8 months
Full documentation loans as a percentage of current balance:	94.78%
Loan secured by owner occupied properties as a percentage of current balance:	96.51%
Range of original term:	120 to 360 months
Weighted average original term:	313.1 months
Lien position:	
First	94.95%
Second	5.05%

Group I
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	271	16,532,918.63	13.09%	10.81%	61,007.08	76.19%	89.72%	95.80%
Pennsylvania	244	11,428,548.91	9.05%	9.52%	46,838.32	77.99%	97.62%	97.43%
Ohio	157	9,837,627.72	7.79%	9.75%	62,660.05	79.88%	98.45%	98.02%
North Carolina	175	9,005,208.28	7.13%	9.79%	51,458.33	80.50%	99.41%	96.28%
New York	110	6,900,811.81	5.46%	9.85%	62,734.65	75.52%	97.42%	96.51%
Indiana	144	6,614,431.99	5.24%	9.93%	45,933.56	78.70%	98.27%	97.88%
Florida	129	6,337,890.88	5.02%	10.03%	49,130.94	77.09%	95.61%	94.41%
Kentucky	115	5,710,187.60	4.52%	9.91%	49,653.81	79.43%	92.54%	99.37%
California	78	5,368,594.53	4.25%	9.60%	68,828.14	66.36%	88.99%	96.50%
Georgia	100	5,058,101.00	4.00%	9.47%	50,581.01	77.39%	97.23%	97.06%
Oklahoma	90	3,736,009.22	2.96%	9.69%	41,511.21	79.02%	95.92%	99.26%
Virginia	51	3,327,084.06	2.63%	9.52%	65,236.94	77.06%	98.34%	96.30%
Michigan	51	3,028,951.35	2.40%	10.24%	59,391.20	77.23%	100.00%	92.88%
Washington	31	2,716,541.92	2.15%	9.46%	87,630.38	78.13%	87.32%	92.52%
Illinois	63	2,532,084.74	2.00%	10.63%	40,191.82	75.43%	97.01%	96.25%
South Carolina	51	2,500,779.17	1.98%	10.08%	49,034.89	79.32%	98.30%	97.44%
Maryland	33	2,435,885.77	1.93%	9.21%	73,814.72	76.89%	94.70%	98.68%
New Jersey	44	2,363,519.46	1.87%	10.33%	53,716.35	72.56%	94.81%	88.86%
Missouri	58	2,194,692.45	1.74%	10.72%	37,839.53	78.50%	96.72%	96.17%
Utah	21	2,137,718.64	1.69%	9.73%	101,796.13	81.07%	78.80%	100.00%
Arizona	37	2,017,798.25	1.60%	9.29%	54,535.09	76.71%	93.65%	94.56%
Oregon	21	1,877,178.66	1.49%	9.06%	89,389.46	79.12%	79.96%	100.00%
Colorado	23	1,606,118.10	1.27%	9.31%	69,831.22	79.77%	93.70%	92.99%
New Mexico	22	1,553,329.98	1.23%	9.32%	70,605.91	79.75%	93.16%	82.88%
Mississippi	31	1,548,530.52	1.23%	10.71%	49,952.60	75.42%	100.00%	99.22%
Louisiana	32	1,329,321.78	1.05%	11.12%	41,541.31	72.64%	96.03%	100.00%
West Virginia	27	1,263,299.60	1.00%	9.72%	46,788.87	80.01%	100.00%	98.12%
Nevada	14	1,013,993.32	0.80%	8.81%	72,428.09	72.78%	77.69%	99.92%
Delaware	14	729,911.54	0.58%	9.96%	52,136.54	74.77%	100.00%	90.73%
Connecticut	9	710,719.09	0.56%	10.46%	78,968.79	60.99%	100.00%	100.00%
Wisconsin	16	702,621.19	0.56%	10.34%	43,913.82	74.75%	100.00%	95.51%
Idaho	7	442,121.76	0.35%	9.30%	63,160.25	76.28%	59.80%	100.00%
Kansas	10	360,834.12	0.29%	10.14%	36,083.41	78.41%	100.00%	92.14%
New England	9	356,285.11	0.28%	9.82%	39,587.23	80.88%	100.00%	100.00%
Iowa	8	294,978.94	0.23%	10.55%	36,872.37	74.76%	76.50%	100.00%
Arkansas	6	215,765.96	0.17%	10.93%	35,960.99	69.85%	100.00%	100.00%

Montana	3	140,286.43	0.11%	9.38%	46,762.14	71.92%	100.00%	100.00%
Maine	3	125,676.44	0.10%	10.72%	41,892.15	54.09%	100.00%	100.00%
District of Columbia	2	89,933.06	0.07%	11.08%	44,966.53	74.85%	100.00%	100.00%
Massachusetts	3	84,389.51	0.07%	9.37%	28,129.84	47.82%	100.00%	100.00%
Minnesota	2	74,000.60	0.06%	10.00%	37,000.30	50.00%	100.00%	100.00%
Tennessee	1	27,717.54	0.02%	13.45%	27,717.54	70.00%	100.00%	0.00%
Total:	2,316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

Group I
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
.01 - 10,000.00	1	7,466.04	0.01%	11.25%	7,466.04	79.95%	100.00%	100.00%
10,000.01 - 20,000.00	94	1,025,909.78	0.81%	11.40%	10,913.93	65.35%	95.11%	91.53%
20,000.01 - 30,000.00	249	4,469,188.18	3.54%	10.82%	17,948.55	67.22%	96.92%	92.86%
30,000.01 - 40,000.00	353	9,993,279.67	7.91%	10.72%	28,309.57	72.64%	95.36%	93.65%
40,000.01 - 50,000.00	359	13,927,142.60	11.02%	10.37%	38,794.27	74.05%	96.58%	96.23%
50,000.01 - 60,000.00	372	18,161,381.26	14.38%	10.20%	48,820.92	77.33%	97.89%	96.70%
60,000.01 - 70,000.00	256	15,053,135.65	11.92%	9.94%	58,801.31	78.66%	94.31%	96.02%
70,000.01 - 80,000.00	189	12,431,445.43	9.84%	9.92%	65,774.84	78.94%	97.12%	95.46%
80,000.01 - 90,000.00	98	7,613,338.30	6.03%	9.96%	77,687.13	78.79%	96.97%	96.82%
90,000.01 - 100,000.00	101	8,685,022.58	6.87%	9.30%	85,990.32	77.77%	94.15%	100.00%
100,000.01 - 120,000.00	92	9,441,717.21	7.47%	9.44%	102,627.36	79.21%	93.65%	96.81%
120,000.01 - 140,000.00	53	5,898,827.34	4.67%	9.75%	111,298.63	79.10%	89.48%	97.85%
140,000.01 - 160,000.00	39	5,312,308.08	4.21%	9.82%	136,213.03	76.93%	89.30%	92.20%
160,000.01 - 180,000.00	13	2,129,209.98	1.69%	9.89%	163,785.38	78.21%	76.91%	100.00%
180,000.01 - 200,000.00	12	2,083,534.46	1.65%	8.87%	173,627.87	80.11%	90.43%	100.00%
200,000.01 - 220,000.00	9	1,632,479.68	1.29%	8.63%	181,386.63	81.76%	100.00%	100.00%
220,000.01 - 240,000.00	4	878,409.92	0.70%	8.67%	219,602.48	79.89%	100.00%	100.00%
240,000.01 - 260,000.00	5	1,195,740.55	0.95%	9.99%	239,148.11	83.25%	100.00%	100.00%
260,000.01 - 280,000.00	1	279,702.22	0.22%	9.49%	279,702.22	79.99%	100.00%	100.00%
280,000.01 - 300,000.00	3	813,385.50	0.64%	8.89%	271,128.50	78.65%	65.09%	100.00%
300,000.01 - 320,000.00	4	1,158,776.06	0.92%	8.59%	289,694.02	81.73%	100.00%	100.00%
320,000.01 - 340,000.00	2	623,210.29	0.49%	8.94%	311,605.15	74.80%	100.00%	100.00%
360,000.01 - 380,000.00	1	346,582.30	0.27%	7.55%	346,582.30	85.11%	100.00%	100.00%
380,000.01 - 400,000.00	1	361,328.98	0.29%	12.99%	361,328.98	75.12%	0.00%	100.00%
400,000.01 - 450,000.00	1	413,754.91	0.33%	8.75%	413,754.91	60.00%	100.00%	100.00%
450,000.01 - 500,000.00	2	941,646.06	0.75%	8.78%	470,823.03	95.26%	100.00%	100.00%
700,000.01 - 750,000.00	1	731,711.87	0.58%	8.49%	731,711.87	76.92%	100.00%	100.00%
750,000.01 - 800,000.00	1	722,764.73	0.57%	7.62%	722,764.73	77.00%	100.00%	100.00%
Total:	2,316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

Group I
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	86	467,390.83	0.37%	10.11%	5,434.78	61.30%	90.73%	99.54%
10,000.01 - 20,000.00	237	3,623,278.49	2.87%	10.61%	15,288.09	65.65%	97.81%	91.13%
20,000.01 - 30,000.00	285	7,133,313.80	5.65%	10.36%	25,029.17	70.15%	95.24%	92.98%
30,000.01 - 40,000.00	338	11,773,536.33	9.32%	10.33%	34,832.95	73.54%	95.62%	96.82%
40,000.01 - 50,000.00	329	14,867,643.13	11.77%	10.24%	45,190.40	75.21%	96.30%	94.79%
50,000.01 - 60,000.00	306	16,768,138.46	13.27%	10.14%	54,797.84	78.63%	97.69%	96.40%
60,000.01 - 70,000.00	216	14,010,358.75	11.09%	10.04%	64,862.77	78.84%	94.84%	96.76%
70,000.01 - 80,000.00	138	10,306,330.42	8.16%	10.10%	74,683.55	79.24%	96.30%	96.34%
80,000.01 - 90,000.00	102	8,660,560.59	6.86%	9.60%	84,907.46	79.16%	97.10%	98.10%
90,000.01 - 100,000.00	77	7,293,932.59	5.77%	9.48%	94,726.40	78.81%	96.22%	98.74%
100,000.01 - 120,000.00	80	8,661,513.17	6.86%	9.55%	108,268.91	78.07%	92.62%	97.59%
120,000.01 - 140,000.00	42	5,429,316.24	4.30%	9.71%	129,269.43	80.47%	88.39%	92.76%
140,000.01 - 160,000.00	28	4,172,186.22	3.30%	10.09%	149,006.65	76.30%	89.50%	96.47%
160,000.01 - 180,000.00	15	2,541,131.32	2.01%	9.63%	169,408.75	79.60%	80.66%	100.00%
180,000.01 - 200,000.00	7	1,325,879.83	1.05%	8.88%	189,411.40	82.31%	84.97%	100.00%
200,000.01 - 220,000.00	7	1,466,478.75	1.16%	8.56%	209,496.96	79.83%	100.00%	100.00%
220,000.01 - 240,000.00	4	936,491.20	0.74%	9.20%	234,122.80	85.74%	100.00%	100.00%
240,000.01 - 260,000.00	3	751,945.74	0.60%	9.80%	250,648.58	75.09%	100.00%	100.00%
260,000.01 - 280,000.00	3	838,404.01	0.66%	9.51%	279,468.00	81.11%	100.00%	100.00%
280,000.01 - 300,000.00	3	863,148.99	0.68%	8.53%	287,716.33	79.39%	67.11%	100.00%
300,000.01 - 320,000.00	3	923,631.92	0.73%	9.01%	307,877.31	79.74%	100.00%	100.00%
340,000.01 - 360,000.00	1	346,582.30	0.27%	7.55%	346,582.30	85.11%	100.00%	100.00%
360,000.01 - 380,000.00	1	361,328.98	0.29%	12.99%	361,328.98	75.12%	0.00%	100.00%
400,000.01 - 450,000.00	2	860,155.65	0.68%	8.42%	430,077.83	75.57%	100.00%	100.00%
450,000.01 - 500,000.00	1	495,245.32	0.39%	9.37%	495,245.32	100.00%	100.00%	100.00%
700,000.01 - 750,000.00	2	1,454,476.60	1.15%	8.06%	727,238.30	76.96%	100.00%	100.00%
Total:	2,316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

Group I
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
6.501% - 7.000%	12	995,855.81	0.79%	6.91%	82,987.98	75.79%	100.00%	100.00%
7.001% - 7.500%	24	1,771,390.88	1.40%	7.31%	73,807.95	77.76%	100.00%	98.64%
7.501% - 8.000%	146	9,797,739.60	7.76%	7.85%	67,107.81	77.92%	98.26%	97.31%
8.001% - 8.500%	201	13,726,226.09	10.87%	8.37%	68,289.68	77.70%	98.53%	97.03%
8.501% - 9.000%	321	18,165,191.60	14.38%	8.83%	56,589.38	76.48%	94.48%	96.05%
9.001% - 9.500%	191	11,703,927.32	9.26%	9.34%	61,277.11	80.74%	95.58%	97.81%
9.501% - 10.000%	280	15,977,885.38	12.65%	9.82%	57,063.88	78.03%	91.92%	96.13%
10.001% - 10.500%	212	10,517,701.94	8.33%	10.33%	49,611.80	77.14%	95.86%	94.35%
10.501% - 11.000%	287	13,724,963.34	10.86%	10.82%	47,822.17	76.97%	93.46%	96.54%
11.001% - 11.500%	213	10,422,217.86	8.25%	11.30%	48,930.60	76.28%	96.43%	97.50%
11.501% - 12.000%	176	8,475,103.41	6.71%	11.83%	48,154.00	75.89%	92.44%	95.39%
12.001% - 12.500%	108	4,938,769.81	3.91%	12.32%	45,729.35	75.47%	94.32%	96.85%
12.501% - 13.000%	70	3,414,544.92	2.70%	12.80%	48,779.21	73.78%	88.72%	94.17%
13.001% - 13.500%	36	1,349,286.15	1.07%	13.25%	37,480.17	71.50%	78.92%	97.05%
13.501% - 14.000%	25	930,550.00	0.74%	13.75%	37,222.00	66.63%	97.47%	98.85%
14.001% - 14.500%	8	269,107.79	0.21%	14.26%	33,638.47	69.38%	67.56%	100.00%
14.501% - 15.000%	3	101,601.20	0.08%	14.74%	33,867.07	69.31%	100.00%	100.00%
15.501% - 16.000%	2	36,729.93	0.03%	15.96%	18,364.97	53.53%	100.00%	100.00%
17.501% - 18.000%	1	13,606.60	0.01%	17.99%	13,606.60	27.83%	100.00%	100.00%
Total:	2316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

Group I
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
< 1	2	1,255.48	0.00%	10.99%	627.74	37.29%	100.00%	100.00%
1 - 12	38	1,065,188.51	0.84%	11.57%	28,031.28	70.93%	54.84%	94.91%
13 - 24	12	106,844.22	0.08%	8.88%	8,903.69	59.75%	90.86%	100.00%
25 - 36	15	203,654.66	0.16%	9.69%	13,576.98	67.08%	100.00%	100.00%
37 - 48	66	1,430,896.72	1.13%	10.00%	21,680.25	67.31%	99.20%	94.21%
49 - 60	98	2,515,726.46	1.99%	10.89%	25,670.68	72.24%	96.81%	96.60%
61 - 72	161	4,873,145.02	3.86%	10.18%	30,267.98	73.26%	91.65%	95.17%
73 - 84	183	6,958,726.71	5.51%	9.51%	38,025.83	74.87%	94.72%	94.86%
85 - 96	82	3,315,298.58	2.62%	9.63%	40,430.47	75.02%	96.95%	99.17%
97 - 108	95	3,687,328.20	2.92%	11.11%	38,813.98	69.11%	94.10%	97.73%
109 - 120	79	3,156,553.96	2.50%	10.60%	39,956.38	72.65%	90.17%	96.09%
121 - 132	47	1,675,045.40	1.33%	10.45%	35,639.26	75.52%	95.85%	91.91%
133 - 144	64	2,882,250.84	2.28%	9.30%	45,035.17	78.64%	97.60%	94.64%
145 - 156	41	2,041,397.76	1.62%	9.39%	49,790.19	76.78%	98.65%	97.65%
157 - 168	22	986,632.86	0.78%	10.64%	44,846.95	76.52%	94.94%	97.59%
169 - 180	20	1,017,515.39	0.81%	9.80%	50,875.77	80.30%	97.25%	100.00%
181 - 192	3	320,952.21	0.25%	10.22%	106,984.07	78.04%	100.00%	100.00%
193 - 204	7	446,912.59	0.35%	8.96%	63,844.66	81.65%	100.00%	100.00%
205 - 216	7	331,783.98	0.26%	9.49%	47,397.71	78.00%	100.00%	100.00%
217 - 228	16	935,667.17	0.74%	9.72%	58,479.20	76.17%	100.00%	97.21%
229 - 240	24	1,274,739.21	1.01%	10.11%	53,114.13	75.05%	99.51%	98.11%
241 - 252	89	5,528,256.16	4.38%	9.51%	62,115.24	74.97%	95.06%	95.07%
253 - 264	288	18,713,305.39	14.81%	9.26%	64,976.75	76.72%	94.30%	94.02%
265 - 276	257	18,169,684.35	14.38%	9.55%	70,699.16	78.39%	95.93%	98.43%
277 - 288	193	14,837,201.01	11.74%	10.45%	76,876.69	77.74%	92.70%	97.47%
289 - 300	337	24,525,712.02	19.41%	10.17%	72,776.59	80.41%	95.74%	96.84%
301 - 312	62	4,797,460.29	3.80%	10.39%	77,378.39	81.57%	96.93%	97.42%
313 - 324	6	352,783.00	0.28%	9.88%	58,797.17	84.11%	100.00%	100.00%
325 - 336	2	180,481.48	0.14%	12.14%	90,240.74	77.21%	100.00%	100.00%
Total:	2,316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

Group I
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
67 - 72	186	12,586,717.23	9.96%	9.20%	67,670.52	80.59%	93.50%	96.59%
73 - 78	259	17,976,027.43	14.23%	10.25%	69,405.51	79.29%	97.98%	97.29%
79 - 84	186	10,716,884.73	8.48%	11.53%	57,617.66	77.16%	90.20%	96.89%
85 - 90	158	9,224,531.20	7.30%	10.95%	58,383.11	74.45%	93.09%	95.41%
91 - 96	133	7,714,987.55	6.11%	10.35%	58,007.43	78.02%	93.09%	98.95%
97 - 102	236	14,373,872.69	11.38%	8.95%	60,906.24	74.99%	97.97%	96.64%
103 - 108	398	22,575,745.09	17.87%	9.19%	56,722.98	78.52%	92.35%	95.80%
109 - 114	231	10,239,144.32	8.10%	9.68%	44,325.30	74.86%	95.97%	96.27%
115 - 120	221	10,231,632.83	8.10%	9.97%	46,296.98	75.43%	94.54%	93.92%
121 - 126	21	901,290.41	0.71%	11.28%	42,918.59	78.67%	100.00%	100.00%
127 - 132	132	4,380,600.94	3.47%	10.98%	33,186.37	74.43%	95.52%	97.19%
133 - 138	102	3,412,870.38	2.70%	9.88%	33,459.51	72.87%	100.00%	97.34%
139 - 144	49	1,817,342.36	1.44%	10.51%	37,088.62	74.42%	100.00%	99.40%
145 - 150	4	180,752.47	0.14%	11.36%	45,188.12	76.07%	100.00%	100.00%
Total:	2,316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

(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.

Group I
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
Not Available	29	1,548,222.77	1.23%	10.20%	53,386.99		100.00%	100.00%
5.01 - 10.00	1	43,257.11	0.03%	8.62%	43,257.11	10.00%	100.00%	100.00%
10.01 - 15.00	3	29,046.70	0.02%	9.63%	9,682.23	12.31%	70.43%	100.00%
15.01 - 20.00	7	139,167.45	0.11%	8.88%	19,881.06	19.76%	100.00%	100.00%
20.01 - 25.00	11	147,443.52	0.12%	9.52%	13,403.96	22.97%	100.00%	91.42%
25.01 - 30.00	16	579,589.40	0.46%	9.85%	36,224.34	28.91%	100.00%	100.00%
30.01 - 35.00	16	390,577.49	0.31%	9.74%	24,411.09	33.65%	82.71%	100.00%
35.01 - 40.00	20	367,793.92	0.29%	10.16%	18,389.70	37.62%	100.00%	93.77%
40.01 - 45.00	36	1,141,067.48	0.90%	10.04%	31,696.32	42.88%	80.43%	96.62%
45.01 - 50.00	50	2,247,187.04	1.78%	10.20%	44,943.74	48.68%	97.90%	99.51%
50.01 - 55.00	55	1,814,338.52	1.44%	9.76%	32,987.97	52.68%	92.42%	98.92%
55.01 - 60.00	72	3,017,757.28	2.39%	9.86%	41,913.30	58.83%	97.28%	97.67%
60.01 - 65.00	110	4,714,785.08	3.73%	10.30%	42,861.68	63.42%	81.98%	94.03%
65.01 - 70.00	173	7,888,749.27	6.24%	10.44%	45,599.71	68.24%	91.48%	93.30%
70.01 - 75.00	271	12,265,603.59	9.71%	10.54%	45,260.53	73.39%	92.11%	92.65%
75.01 - 80.00	642	38,783,227.78	30.70%	9.91%	60,410.01	78.99%	93.67%	96.96%
80.01 - 85.00	541	31,321,683.96	24.79%	9.90%	57,895.90	82.30%	97.61%	96.65%
85.01 - 90.00	221	16,035,474.92	12.69%	9.24%	72,558.71	87.20%	97.94%	98.12%
90.01 - 95.00	25	2,483,229.67	1.97%	9.70%	99,329.19	91.31%	100.00%	100.00%
95.01 - 100.01	17	1,374,196.68	1.09%	9.87%	80,835.10	99.25%	100.00%	100.00%
Total:	2,316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

(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.

Group I
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
- 350	7	285,125.56	0.23%	11.51%	40,732.22	74.87%	100.00%	100.00%
401 - 450	2	101,934.68	0.08%	11.27%	50,967.34	78.01%	100.00%	100.00%
451 - 500	111	6,040,121.78	4.78%	11.39%	54,415.51	75.23%	96.60%	97.43%
501 - 550	487	24,834,511.61	19.66%	10.99%	50,994.89	76.62%	96.99%	98.55%
551 - 600	645	34,670,461.85	27.44%	10.15%	53,752.65	76.94%	94.88%	97.47%
601 - 650	550	31,165,885.27	24.67%	9.37%	56,665.25	77.69%	93.63%	95.89%
651 - 700	358	21,542,557.40	17.05%	9.08%	60,174.74	78.82%	95.53%	94.33%
701 - 750	126	5,418,458.77	4.29%	8.89%	43,003.64	73.50%	93.56%	92.46%
751 - 800	28	1,810,261.13	1.43%	9.47%	64,652.18	71.39%	68.93%	93.95%
801 - 850	2	463,081.58	0.37%	8.17%	231,540.79	87.59%	100.00%	100.00%
Total:	2,316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

(1) Generally, FICO scores are determined at time of origination of the related Mortgage Loan; except that, in the case of Mortgage Loans from Institutional Bulk Portfolios, FICO scores are determined either at the time of origination or, if such score were unavailable or issued longer than three months prior to acquisition by CIT Consumer Finance or one of its affiliates, at the time of acquisition.

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group I
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 Residence	1,844	98,054,800.52	77.62%	9.90%	53,175.05	76.52%	94.75%	96.74%
Manufactured Housing	327	19,893,991.17	15.75%	10.10%	60,837.89	80.12%	94.44%	97.66%
2-4 Family	91	5,625,690.07	4.45%	9.87%	61,820.77	75.39%	95.92%	92.99%
PUD	22	1,580,511.31	1.25%	10.22%	71,841.42	81.96%	99.43%	90.40%
Condo	24	982,509.92	0.78%	10.15%	40,937.91	76.30%	90.47%	79.26%
Townhouse	8	194,896.64	0.15%	10.45%	24,362.08	75.87%	100.00%	100.00%
Total:	2,316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group I
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 and/or Cashout	1,814	102,901,856.64	81.45%	9.83%	56,726.49	77.27%	95.67%	96.81%
Purchase	179	12,422,218.16	9.83%	10.30%	69,397.87	79.67%	96.19%	97.88%
Debt Consolidation	150	4,768,589.38	3.77%	10.61%	31,790.60	72.04%	88.54%	94.13%
Home Improvement	112	3,805,733.15	3.01%	10.25%	33,979.76	72.24%	78.27%	90.71%
Other	61	2,434,002.30	1.93%	10.76%	39,901.68	75.22%	88.24%	90.38%
Total:	2,316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group I
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	2,211	121,918,361.27	96.51%	9.93%	55,141.73	77.17%	94.86%	100.00%
Non-Owner Occupied	105	4,414,038.36	3.49%	10.08%	42,038.46	75.42%	92.72%	0.00%
Total:	2,316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group I
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	2215	119,742,724.09	94.78%	9.90%	54,059.92	77.35%	100.00%	96.58%
No Income Verification/Stated	86	5,762,013.31	4.56%	10.51%	67,000.15	73.11%	0.00%	94.43%
Lite Documentation	15	827,662.23	0.66%	10.38%	55,177.48	70.88%	0.00%	100.00%
Total:	2316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group I
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	1,510	100,498,527.92	79.55%	9.86%	66,555.32	78.24%	95.37%	96.61%
Fixed <= 15 Yr	685	18,385,492.63	14.55%	10.10%	26,840.14	71.86%	91.05%	96.18%
Balloon	121	7,448,379.08	5.90%	10.47%	61,556.85	74.97%	96.11%	95.92%
Total:	2,316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group I
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	2,108	119,953,379.99	94.95%	9.86%	56,903.88	77.32%	95.61%	96.38%
Second Lien	208	6,379,019.64	5.05%	11.29%	30,668.36	73.22%	79.27%	98.94%
Total:	2316	126,332,399.63	100.00%	9.933%	54,547.67	77.11%	94.78%	96.51%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Number of loans:	419
Aggregate outstanding principal balance	\$30,155,059
Average outstanding principal balance:	\$71,969
Range of outstanding principal balance:	\$443.47 to \$412,520.04
Range of mortgage rates:	5.37% to 15.20%
Weighted average mortgage rate:	11.577%
Range of original loan-to-value ratios:	27.00% to 98.06%
Weighted average original loan-to-value ratio:	79.20%
Range of remaining terms to stated maturity:	1 to 323 months
Weighted average remaining term to stated maturity:	278.5 months
Full documentation loans as a percentage of current balance:	92.65%
Loan secured by owner occupied properties as a percentage of current balance:	96.87%
Range of original term:	180 to 360 months
Weighted average original term:	358.4 months
Lien position:	
First	100%

Group II
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
Ohio	74	4,777,552.17	15.84%	11.75%	64,561.52	79.38%	97.18%	96.07%
North Carolina	60	4,179,923.90	13.86%	11.57%	69,665.40	82.27%	90.34%	98.00%
Michigan	33	2,184,452.75	7.24%	11.56%	66,195.54	81.13%	100.00%	98.37%
Pennsylvania	35	2,151,773.34	7.14%	11.80%	61,479.24	81.36%	94.69%	94.66%
Texas	21	1,839,401.34	6.10%	11.12%	87,590.54	81.17%	100.00%	91.63%
Illinois	21	1,438,826.84	4.77%	11.33%	68,515.56	77.35%	97.74%	100.00%
Georgia	16	1,315,414.53	4.36%	11.63%	82,213.41	78.93%	100.00%	100.00%
Indiana	21	1,285,033.22	4.26%	11.81%	61,192.06	77.75%	92.97%	96.93%
Washington	9	996,661.74	3.31%	11.84%	110,740.19	75.38%	80.83%	94.06%
California	11	921,102.96	3.05%	11.32%	83,736.63	74.57%	89.14%	89.14%
Missouri	16	904,150.93	3.00%	11.69%	56,509.43	78.36%	100.00%	100.00%
Florida	8	731,665.56	2.43%	11.44%	91,458.20	71.24%	59.33%	93.27%
Utah	4	729,352.75	2.42%	11.12%	182,338.19	81.39%	43.44%	100.00%
Arizona	9	666,857.85	2.21%	11.47%	74,095.32	80.10%	92.95%	92.95%
Virginia	9	660,626.27	2.19%	11.65%	73,402.92	77.73%	100.00%	100.00%
South Carolina	8	645,355.01	2.14%	11.40%	80,669.38	85.92%	100.00%	100.00%
New Jersey	5	578,218.93	1.92%	11.52%	115,643.79	72.45%	100.00%	100.00%
Kentucky	10	536,827.22	1.78%	11.82%	53,682.72	78.82%	100.00%	100.00%
New Mexico	5	441,397.59	1.46%	11.45%	88,279.52	75.31%	77.47%	100.00%
Maryland	5	410,218.96	1.36%	11.17%	82,043.79	83.17%	74.95%	100.00%
Wisconsin	2	391,844.13	1.30%	12.37%	195,922.07	74.71%	100.00%	100.00%
New York	4	276,878.18	0.92%	11.28%	69,219.55	77.03%	100.00%	100.00%
Idaho	5	255,431.25	0.85%	11.69%	51,086.25	72.56%	100.00%	100.00%
Oklahoma	5	251,129.43	0.83%	11.47%	50,225.89	75.30%	84.38%	100.00%
West Virginia	4	217,904.71	0.72%	12.26%	54,476.18	76.99%	70.57%	100.00%
Oregon	2	166,765.24	0.55%	10.61%	83,382.62	83.95%	100.00%	100.00%
Nevada	3	163,469.39	0.54%	11.13%	54,489.80	58.88%	100.00%	82.01%
Colorado	2	159,570.02	0.53%	11.35%	79,785.01	81.00%	100.00%	71.98%
Kansas	2	157,070.70	0.52%	12.06%	78,535.35	80.00%	100.00%	100.00%
Delaware	1	126,680.02	0.42%	11.64%	126,680.02	86.00%	100.00%	100.00%
Iowa	3	116,050.39	0.38%	11.65%	38,683.46	86.20%	100.00%	100.00%
Connecticut	1	94,608.77	0.31%	12.61%	94,608.77	83.90%	100.00%	100.00%
South Dakota	1	94,296.67	0.31%	11.10%	94,296.67	70.00%	100.00%	100.00%
Massachusetts	1	87,946.01	0.29%	11.93%	87,946.01	64.88%	0.00%	100.00%
Mississippi	1	81,022.39	0.27%	10.70%	81,022.39	80.00%	100.00%	100.00%
Rhode Island	1	74,580.84	0.25%	11.00%	74,580.84	80.00%	100.00%	100.00%
Minnesota	1	44,997.10	0.15%	10.92%	44,997.10	70.00%	100.00%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

Group II
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	1	15,034.28	0.05%	11.80%	15,034.28	75.00%	100.00%	100.00%
20,000.01 - 30,000.00	13	328,415.94	1.09%	11.84%	25,262.76	65.87%	100.00%	85.51%
30,000.01 - 40,000.00	40	1,359,744.67	4.51%	11.55%	33,993.62	76.11%	97.61%	89.86%
40,000.01 - 50,000.00	36	1,562,948.53	5.18%	11.92%	43,415.24	77.08%	97.49%	89.73%
50,000.01 - 60,000.00	78	4,185,828.84	13.88%	11.71%	53,664.47	78.93%	96.42%	94.01%
60,000.01 - 70,000.00	69	4,270,054.05	14.16%	11.49%	61,884.84	80.76%	95.70%	96.24%
70,000.01 - 80,000.00	59	4,240,762.39	14.06%	11.76%	71,877.33	80.68%	100.00%	100.00%
80,000.01 - 90,000.00	32	2,577,879.28	8.55%	11.72%	80,558.73	79.44%	96.72%	96.58%
90,000.01 - 100,000.00	23	2,048,086.45	6.79%	11.52%	89,047.24	78.88%	82.45%	100.00%
100,000.01 - 120,000.00	31	3,270,230.09	10.84%	11.56%	105,491.29	79.52%	87.62%	96.94%
120,000.01 - 140,000.00	17	2,133,394.02	7.07%	11.35%	125,493.77	83.29%	88.12%	100.00%
140,000.01 - 160,000.00	6	858,846.93	2.85%	10.72%	143,141.16	81.42%	100.00%	100.00%
160,000.01 - 180,000.00	3	443,846.25	1.47%	10.67%	147,948.75	73.60%	100.00%	100.00%
180,000.01 - 200,000.00	2	373,051.57	1.24%	10.98%	186,525.79	80.80%	100.00%	100.00%
200,000.01 - 220,000.00	1	203,880.62	0.68%	11.86%	203,880.62	80.00%	100.00%	100.00%
220,000.01 - 240,000.00	2	441,778.59	1.47%	11.98%	220,889.30	79.49%	100.00%	100.00%
240,000.01 - 260,000.00	1	237,948.53	0.79%	11.36%	237,948.53	78.87%	100.00%	100.00%
260,000.01 - 280,000.00	1	256,109.48	0.85%	11.75%	256,109.48	70.43%	100.00%	100.00%
280,000.01 - 300,000.00	2	588,579.51	1.95%	11.44%	294,289.76	68.75%	49.44%	100.00%
340,000.01 - 360,000.00	1	346,119.04	1.15%	12.39%	346,119.04	74.00%	100.00%	100.00%
400,000.01 - 450,000.00	1	412,520.04	1.37%	10.87%	412,520.04	80.45%	0.00%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

Group II
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	1	443.47	0.00%	11.87%	443.47	79.64%	100.00%	100.00%
10,000.01 - 20,000.00	2	31,849.21	0.11%	12.57%	15,924.61	69.72%	100.00%	100.00%
20,000.01 - 30,000.00	19	499,337.69	1.66%	11.66%	26,280.93	64.93%	100.00%	84.58%
30,000.01 - 40,000.00	41	1,458,971.92	4.84%	11.53%	35,584.68	75.65%	95.08%	87.85%
40,000.01 - 50,000.00	45	2,068,708.88	6.86%	11.91%	45,971.31	78.23%	97.73%	86.64%
50,000.01 - 60,000.00	81	4,488,830.40	14.89%	11.54%	55,417.66	78.93%	96.43%	96.34%
60,000.01 - 70,000.00	66	4,299,543.21	14.26%	11.63%	65,144.59	80.93%	97.07%	98.56%
70,000.01 - 80,000.00	48	3,537,328.01	11.73%	11.83%	73,694.33	81.16%	100.00%	100.00%
80,000.01 - 90,000.00	34	2,887,747.04	9.58%	11.65%	84,933.74	78.99%	90.96%	96.95%
90,000.01 - 100,000.00	19	1,807,361.06	5.99%	11.51%	95,124.27	80.67%	84.37%	100.00%
100,000.01 - 120,000.00	30	3,252,894.32	10.79%	11.51%	108,429.81	79.39%	87.00%	96.92%
120,000.01 - 140,000.00	18	2,323,921.04	7.71%	11.49%	129,106.72	82.36%	94.15%	100.00%
140,000.01 - 160,000.00	2	312,459.72	1.04%	8.86%	156,229.86	83.02%	100.00%	100.00%
160,000.01 - 180,000.00	3	504,513.57	1.67%	10.77%	168,171.19	79.99%	100.00%	100.00%
180,000.01 - 200,000.00	1	194,213.75	0.64%	10.72%	194,213.75	76.06%	100.00%	100.00%
200,000.01 - 220,000.00	2	422,021.37	1.40%	11.62%	211,010.69	81.75%	100.00%	100.00%
220,000.01 - 240,000.00	2	461,586.37	1.53%	11.93%	230,793.19	77.33%	100.00%	100.00%
240,000.01 - 260,000.00	1	256,109.48	0.85%	11.75%	256,109.48	70.43%	100.00%	100.00%
280,000.01 - 300,000.00	2	588,579.51	1.95%	11.44%	294,289.76	68.75%	49.44%	100.00%
340,000.01 - 360,000.00	1	346,119.04	1.15%	12.39%	346,119.04	74.00%	100.00%	100.00%
400,000.01 - 450,000.00	1	412,520.04	1.37%	10.87%	412,520.04	80.45%	0.00%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

Group II
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%	1	55,443.46	0.18%	5.37%	55,443.46	74.19%	100.00%	100.00%
6.501% - 7.000%	2	214,880.93	0.71%	6.98%	107,440.47	80.23%	100.00%	100.00%
7.501% - 8.000%	1	25,747.56	0.09%	7.71%	25,747.56	56.86%	100.00%	100.00%
8.501% - 9.000%	1	58,770.42	0.19%	9.00%	58,770.42	87.00%	100.00%	100.00%
9.501% - 10.000%	6	396,146.42	1.31%	9.86%	66,024.40	78.80%	100.00%	82.92%
10.001% - 10.500%	12	724,099.50	2.40%	10.28%	60,341.63	72.66%	100.00%	100.00%
10.501% - 11.000%	51	4,307,038.63	14.28%	10.82%	84,451.74	78.92%	79.96%	94.68%
11.001% - 11.500%	88	6,717,915.07	22.28%	11.25%	76,339.94	80.08%	90.65%	97.43%
11.501% - 12.000%	132	9,430,428.95	31.27%	11.77%	71,442.64	80.25%	96.51%	95.83%
12.001% - 12.500%	93	6,208,299.69	20.59%	12.26%	66,755.91	78.42%	93.60%	99.63%
12.501% - 13.000%	22	1,601,943.19	5.31%	12.64%	72,815.60	76.47%	100.00%	96.30%
13.001% - 13.500%	6	235,654.87	0.78%	13.15%	39,275.81	80.01%	100.00%	100.00%
13.501% - 14.000%	1	58,626.94	0.19%	13.81%	58,626.94	80.05%	100.00%	100.00%
14.001% - 14.500%	1	41,812.63	0.14%	14.27%	41,812.63	70.00%	100.00%	100.00%
14.501% - 15.000%	1	48,957.99	0.16%	14.58%	48,957.99	82.00%	100.00%	100.00%
15.001% - 15.500%	1	29,292.85	0.10%	15.20%	29,292.85	70.87%	100.00%	100.00%
Total:	419	30,155,059	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group II
Distribution by Gross Margin

Gross Margin	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
Less than 2.000%	1	55,443.46	0.18%	5.37%	55,443.46	74.19%	100.00%	100.00%
2.501% - 3.000%	1	25,747.56	0.09%	7.71%	25,747.56	56.86%	100.00%	100.00%
4.001% - 4.500%	5	306,196.33	1.02%	9.82%	61,239.27	76.39%	100.00%	77.90%
4.501% - 5.000%	8	576,469.58	1.91%	10.61%	72,058.70	73.48%	100.00%	100.00%
5.001% - 5.500%	48	3,612,974.68	11.98%	10.70%	75,270.31	79.70%	88.58%	94.85%
5.501% - 6.000%	80	6,412,524.03	21.27%	11.21%	80,156.55	79.56%	83.18%	97.09%
6.001% - 6.500%	117	8,364,871.01	27.74%	11.64%	71,494.62	80.44%	97.51%	94.95%
6.501% - 7.000%	121	8,086,668.43	26.82%	12.02%	66,831.97	78.91%	93.60%	100.00%
7.001% - 7.500%	30	2,344,978.16	7.78%	12.55%	78,165.94	76.57%	100.00%	96.49%
7.501% - 8.000%	5	232,308.08	0.77%	13.10%	46,461.62	75.68%	100.00%	100.00%
8.501% - 9.000%	1	58,626.94	0.19%	13.81%	58,626.94	80.05%	100.00%	100.00%
9.001% - 9.500%	1	48,957.99	0.16%	14.58%	48,957.99	82.00%	100.00%	100.00%
9.501% - 10.000%	1	29,292.85	0.10%	15.20%	29,292.85	70.87%	100.00%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

Group II
Distribution by Maximum 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%	1	55,443.46	0.18%	5.37%	55,443.46	74.19%	100.00%	100.00%
6.501% - 7.000%	2	214,880.93	0.71%	6.98%	107,440.47	80.23%	100.00%	100.00%
9.501% - 10.000%	1	89,950.09	0.30%	10.00%	89,950.09	87.00%	100.00%	100.00%
11.501% - 12.000%	2	154,337.44	0.51%	11.29%	77,168.72	75.95%	35.17%	35.17%
13.001% - 13.500%	3	154,174.69	0.51%	10.63%	51,391.56	81.17%	100.00%	100.00%
13.501% - 14.000%	6	422,451.26	1.40%	11.37%	70,408.54	87.12%	100.00%	100.00%
14.001% - 14.500%	15	1,093,422.49	3.63%	11.48%	72,894.83	77.56%	96.41%	100.00%
14.501% - 15.000%	33	2,386,106.54	7.91%	11.37%	72,306.26	81.37%	95.69%	96.91%
15.001% - 15.500%	42	3,010,433.45	9.98%	11.34%	71,676.99	79.98%	96.10%	93.85%
15.501% - 16.000%	59	4,533,577.21	15.03%	11.37%	76,840.29	79.94%	90.46%	93.79%
16.001% - 16.500%	77	5,490,515.65	18.21%	11.67%	71,305.40	79.82%	98.55%	95.84%
16.501% - 17.000%	84	6,798,998.33	22.55%	11.61%	80,940.46	77.88%	85.42%	98.88%
17.001% - 17.500%	38	2,305,088.02	7.64%	11.90%	60,660.21	76.51%	87.40%	100.00%
17.501% - 18.000%	34	2,416,141.96	8.01%	12.13%	71,063.00	79.79%	100.00%	100.00%
18.001% - 18.500%	10	517,348.30	1.72%	12.46%	51,734.83	78.87%	87.60%	100.00%
18.501% - 19.000%	7	350,331.04	1.16%	12.61%	50,047.29	74.65%	100.00%	100.00%
19.001% - 19.500%	3	90,752.76	0.30%	13.07%	30,250.92	78.71%	100.00%	100.00%
20.001% - 20.500%	1	41,812.63	0.14%	14.27%	41,812.63	70.00%	100.00%	100.00%
21.001% - 21.500%	1	29,292.85	0.10%	15.20%	29,292.85	70.87%	100.00%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group II
Distribution by Months to Next Rate Reset Date

Months of Next Reset Date	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
August-2007	76	5,142,366.14	17.05%	11.49%	67,662.71	78.84%	94.12%	93.61%
September-2007	107	7,691,518.02	25.51%	11.60%	71,883.35	77.87%	96.26%	96.83%
October-2007	62	4,361,173.33	14.46%	11.65%	70,341.51	80.98%	93.58%	97.40%
November-2007	36	2,748,005.10	9.11%	11.74%	76,333.48	79.00%	84.99%	100.00%
December-2007	48	3,648,269.98	12.10%	11.74%	76,005.62	78.30%	85.39%	100.00%
January-2008	61	4,478,477.22	14.85%	11.63%	73,417.66	80.91%	92.15%	96.60%
February-2008	20	1,488,093.40	4.93%	11.28%	74,404.67	79.27%	100.00%	92.80%
May-2008	2	96,845.37	0.32%	11.77%	48,422.69	70.90%	100.00%	100.00%
June-2008	1	50,224.99	0.17%	10.84%	50,224.99	75.17%	0.00%	100.00%
July-2008	3	134,534.56	0.45%	11.32%	44,844.85	79.70%	100.00%	100.00%
August-2008	1	68,069.84	0.23%	11.98%	68,069.84	84.94%	100.00%	100.00%
January-2031	1	157,531.06	0.52%	7.00%	157,531.06	81.08%	100.00%	100.00%
February-2033	* 1	89,950.09	0.30%	10.00%	89,950.09	87.00%	100.00%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

(*) ARM loans converted to a long-term fixed rate.

Group II
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
1 - 12	5	497,953.41	1.65%	11.64%	99,590.68	78.56%	100.00%	100.00%
37 - 48	1	26,004.77	0.09%	10.65%	26,004.77	34.97%	100.00%	100.00%
61 - 72	2	59,119.07	0.20%	12.10%	29,559.54	64.33%	100.00%	100.00%
85 - 96	1	39,409.68	0.13%	11.63%	39,409.68	81.76%	100.00%	0.00%
97 - 108	1	16,814.93	0.06%	13.25%	16,814.93	65.00%	100.00%	100.00%
109 - 120	1	32,492.86	0.11%	12.25%	32,492.86	79.98%	100.00%	100.00%
133 - 144	1	67,190.42	0.22%	11.98%	67,190.42	82.38%	100.00%	100.00%
181 - 192	2	80,941.54	0.27%	10.69%	40,470.77	74.00%	100.00%	100.00%
193 - 204	1	36,456.11	0.12%	10.12%	36,456.11	75.50%	100.00%	100.00%
217 - 228	1	54,139.26	0.18%	12.75%	54,139.26	69.91%	100.00%	100.00%
229 - 240	7	393,552.71	1.31%	11.56%	56,221.82	77.81%	100.00%	92.53%
241 - 252	18	1,292,720.64	4.29%	11.85%	71,817.81	74.90%	82.20%	100.00%
253 - 264	32	2,275,141.56	7.54%	11.39%	71,098.17	77.40%	78.76%	96.38%
265 - 276	28	2,113,716.69	7.01%	11.34%	75,489.88	80.92%	95.82%	91.88%
277 - 288	127	8,616,919.35	28.58%	11.40%	67,849.76	78.25%	92.85%	96.01%
289 - 300	146	10,638,348.67	35.28%	11.66%	72,865.40	80.70%	93.94%	97.61%
301 - 312	34	2,545,457.81	8.44%	11.85%	74,866.41	79.60%	93.91%	99.04%
313 - 324	11	1,368,679.62	4.54%	11.90%	124,425.42	80.07%	100.00%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

Group II
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
67 - 72	28	2,080,640.95	6.90%	11.81%	74,308.61	80.24%	87.29%	88.67%
73 - 78	69	5,043,569.23	16.73%	11.59%	73,095.21	81.26%	91.29%	97.47%
79 - 84	160	10,999,522.28	36.48%	11.55%	68,747.01	78.31%	98.76%	98.12%
85 - 90	43	3,684,437.45	12.22%	11.57%	85,684.59	80.46%	88.80%	100.00%
91 - 96	35	2,547,181.05	8.45%	11.56%	72,776.60	80.03%	93.58%	94.48%
97 - 102	10	690,156.47	2.29%	11.40%	69,015.65	79.50%	87.19%	95.00%
103 - 108	11	807,969.00	2.68%	11.34%	73,451.73	83.87%	100.00%	86.23%
109 - 114	5	226,237.56	0.75%	10.93%	45,247.51	79.38%	77.80%	100.00%
115 - 120	38	2,855,430.14	9.47%	11.65%	75,142.90	76.78%	78.80%	97.93%
121 - 126	7	314,704.51	1.04%	12.28%	44,957.79	76.96%	81.72%	100.00%
127 - 132	9	697,366.89	2.31%	11.21%	77,485.21	72.11%	100.00%	95.78%
133 - 138	1	29,292.85	0.10%	15.20%	29,292.85	70.87%	100.00%	100.00%
139 - 144	1	87,955.35	0.29%	11.53%	87,955.35	79.39%	100.00%	100.00%
145 - 150	1	54,139.26	0.18%	12.75%	54,139.26	69.91%	100.00%	100.00%
163 - 168	1	36,456.11	0.12%	10.12%	36,456.11	75.50%	100.00%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

(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.

Group II
Distribution by Original Loan-to-Value Ratio ⁽²⁾

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
25.01 - 30.00	2	90,181.59	0.30%	10.65%	45,090.80	28.10%	100.00%	100.00%
30.01 - 35.00	1	26,004.77	0.09%	10.65%	26,004.77	34.97%	100.00%	100.00%
40.01 - 45.00	2	63,707.06	0.21%	10.96%	31,853.53	42.78%	38.41%	100.00%
45.01 - 50.00	6	285,869.35	0.95%	11.47%	47,644.89	48.69%	69.08%	91.44%
50.01 - 55.00	4	225,102.54	0.75%	11.46%	56,275.64	53.92%	62.40%	86.94%
55.01 - 60.00	8	518,233.41	1.72%	11.21%	64,779.18	58.08%	42.58%	88.66%
60.01 - 65.00	9	598,249.45	1.98%	11.78%	66,472.16	64.28%	68.15%	100.00%
65.01 - 70.00	19	1,225,293.47	4.06%	11.38%	64,489.13	68.87%	83.72%	91.83%
70.01 - 75.00	49	3,638,913.77	12.07%	11.69%	74,263.55	73.98%	98.24%	97.02%
75.01 - 80.00	112	7,963,351.00	26.41%	11.66%	71,101.35	78.93%	94.75%	96.96%
80.01 - 85.00	140	10,205,908.18	33.84%	11.69%	72,899.34	82.25%	92.82%	96.25%
85.01 - 90.00	59	4,794,463.93	15.90%	11.26%	81,262.10	87.05%	97.86%	100.00%
90.01 - 95.00	7	389,388.47	1.29%	11.34%	55,626.92	92.10%	100.00%	100.00%
95.01 -100.00	1	130,392.11	0.43%	11.39%	130,392.11	98.06%	100.00%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

(2) 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 2002-1
as of June 30, 2007

Group II
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 Residence	298	21,868,301.31	72.52%	11.57%	73,383.56	78.78%	91.10%	97.08%
Manufactured Housing	96	6,825,922.26	22.64%	11.62%	71,103.36	81.55%	96.78%	98.62%
2-4 Family	16	890,071.30	2.95%	11.57%	55,629.46	73.79%	94.36%	91.43%
PUD	4	339,837.69	1.13%	11.56%	84,959.42	74.66%	100.00%	100.00%
Condo	5	230,926.54	0.77%	11.22%	46,185.31	77.52%	100.00%	41.37%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group II
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
- 350	2	92,799.35	0.31%	11.75%	46,399.68	83.15%	100.00%	100.00%
401 - 450	1	55,494.19	0.18%	11.92%	55,494.19	80.00%	100.00%	100.00%
451 - 500	36	2,436,843.15	8.08%	12.09%	67,690.09	78.32%	97.37%	97.57%
501 - 550	170	11,941,607.02	39.60%	11.61%	70,244.75	79.15%	97.73%	97.48%
551 - 600	134	9,908,225.53	32.86%	11.58%	73,941.98	78.87%	90.18%	97.16%
601 - 650	53	3,858,922.95	12.80%	11.37%	72,809.87	81.28%	89.84%	96.39%
651 - 700	19	1,551,543.92	5.15%	11.04%	81,660.21	77.36%	70.38%	89.43%
701 - 750	2	164,154.61	0.54%	11.04%	82,077.31	82.06%	100.00%	100.00%
751 - 800	2	145,468.38	0.48%	11.73%	72,734.19	79.65%	60.46%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

(1) Generally, FICO scores are determined at time of origination of the related Mortgage Loan; except that, in the case of Mortgage Loans from Institutional Bulk Portfolios, FICO scores are determined either at the time of origination or, if such score were unavailable or issued longer than three months prior to acquisition by CIT Consumer Finance or one of its affiliates, at the time of acquisition.

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group II
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 and/or Cashout	307	22,615,163.61	75.00%	11.55%	73,665.03	78.75%	90.59%	96.34%
Purchase	85	5,878,988.81	19.50%	11.63%	69,164.57	81.22%	98.46%	100.00%
Debt Consolidation	15	979,969.96	3.25%	11.80%	65,331.33	76.00%	100.00%	100.00%
Other	5	347,265.06	1.15%	11.84%	69,453.01	82.07%	100.00%	100.00%
Home Improvement	7	333,671.66	1.11%	11.29%	47,667.38	80.82%	100.00%	64.92%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group II
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	399	29,209,841.39	96.87%	11.59%	73,207.62	79.30%	93.12%	100.00%
Non-Owner Occupied	20	945,217.71	3.13%	11.30%	47,260.89	76.04%	77.89%	0.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group II
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	398	27,937,578.25	92.65%	11.597%	70,194.92	79.79%	100.00%	97.36%
No Income Verification/Stated	19	1,978,744.51	6.56%	11.358%	104,144.45	70.64%	0.00%	89.44%
Lite Documentation	2	238,736.34	0.79%	11.106%	119,368.17	80.96%	0.00%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

CIT Home Equity Loan Trust 2002-2
as of June 30, 2007

Group II
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
2/28 ARM	257	18,470,312.40	61.25%	11.62%	71,868.92	80.41%	92.55%	95.86%
3/27 ARM	37	3,219,683.56	10.68%	11.57%	87,018.47	80.27%	78.57%	95.31%
6 Month LIBOR	108	7,325,240.27	24.29%	11.48%	67,826.30	76.35%	98.80%	100.00%
12 mo CMT	11	710,629.18	2.36%	11.29%	64,602.65	70.41%	100.00%	95.86%
1/29 ARM - LIBOR	6	429,193.69	1.42%	11.87%	71,532.28	82.57%	85.06%	100.00%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group II
Distribution by Index Type

Index 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
Libor - 6 Month	385	27,787,795.18	92.15%	11.60%	72,176.09	79.64%	94.06%	96.70%
Treasury - 1 Year	34	2,367,263.92	7.85%	11.36%	69,625.41	74.01%	76.02%	98.76%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%

CIT Home Equity Loan Trust 2002-1
as of June 30, 2007

Group II
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	419	30,155,059.10	100.00%	11.58%	71,969.11	79.20%	92.65%	96.87%
Total:	419	30,155,059.10	100.00%	11.577%	71,969.11	79.20%	92.65%	96.87%