

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

Mortgage Pool Characteristics Group I Mortgage Loans

Number of loans:	2,075
Aggregate outstanding principal balance	\$126,252,973
Average outstanding principal balance:	\$60,845
Range of outstanding principal balance:	\$55.49 to \$820,141.86
Range of mortgage rates:	5.75% to 15.50%
Weighted average mortgage rate:	9.366%
Range of original loan-to-value ratios:	0.00% to 100.00%
Weighted average original loan-to-value ratio:	77.59%
Range of remaining terms to stated maturity:	0 to 331 months
Weighted average remaining term to stated maturity:	248.5 months
Full documentation loans as a percentage of current balance:	89.03%
Loan secured by owner occupied properties as a percentage of current balance:	96.38%
Range of original term:	120 to 360 months
Weighted average original term:	321.7 months
Lien position:	
First	95.55%
Second	4.45%

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	411	29,916,099.65	23.70%	9.38%	72,788.56	77.74%	74.77%	96.31%
Tennessee	194	11,679,551.11	9.25%	9.72%	60,203.87	80.04%	95.82%	96.90%
Ohio	163	11,236,427.81	8.90%	8.78%	68,935.14	80.61%	93.55%	93.89%
North Carolina	130	8,020,428.17	6.35%	9.30%	61,695.60	80.76%	91.36%	99.48%
California	97	7,354,108.60	5.82%	9.30%	75,815.55	69.65%	87.96%	100.00%
Pennsylvania	140	7,048,232.31	5.58%	9.40%	50,344.52	79.08%	92.77%	94.88%
Florida	113	5,071,828.39	4.02%	9.53%	44,883.44	75.12%	96.30%	99.07%
Indiana	94	4,721,854.19	3.74%	8.97%	50,232.49	77.78%	93.73%	94.76%
South Carolina	67	4,124,454.63	3.27%	9.23%	61,559.02	80.58%	94.07%	97.45%
Georgia	51	4,098,175.75	3.25%	9.32%	80,356.39	75.58%	99.58%	100.00%
Kentucky	67	3,079,201.74	2.44%	9.34%	45,958.23	78.30%	95.89%	94.34%
Illinois	71	3,023,606.76	2.39%	9.42%	42,586.01	71.51%	95.96%	93.87%
Michigan	46	2,934,056.59	2.32%	10.15%	63,783.84	76.28%	97.72%	91.98%
Missouri	55	2,670,836.16	2.12%	9.55%	48,560.66	78.77%	97.27%	100.00%
Oklahoma	52	2,402,150.99	1.90%	9.63%	46,195.21	79.21%	84.95%	96.46%
Washington	29	2,317,420.71	1.84%	9.48%	79,911.06	78.40%	74.03%	97.10%
New York	43	2,152,333.75	1.70%	9.68%	50,054.27	70.63%	84.51%	85.76%
Virginia	25	1,808,516.65	1.43%	8.78%	72,340.67	80.42%	87.05%	88.17%
Colorado	15	1,359,624.29	1.08%	8.66%	90,641.62	83.34%	100.00%	98.37%
New Jersey	28	1,122,702.85	0.89%	9.62%	40,096.53	76.72%	100.00%	98.74%
Utah	10	1,104,663.52	0.87%	9.55%	110,466.35	72.16%	100.00%	100.00%
Oregon	14	1,074,054.74	0.85%	9.02%	76,718.20	77.88%	100.00%	100.00%
New Mexico	12	894,057.00	0.71%	9.31%	74,504.75	75.26%	96.67%	100.00%
Arizona	20	853,608.66	0.68%	10.01%	42,680.43	78.05%	100.00%	100.00%
West Virginia	16	849,900.53	0.67%	9.51%	53,118.78	76.99%	95.22%	100.00%
Maryland	15	833,611.61	0.66%	9.59%	55,574.11	71.36%	71.76%	80.52%
Louisiana	19	819,275.32	0.65%	10.48%	43,119.75	72.66%	96.13%	100.00%
Nevada	13	498,243.34	0.39%	9.77%	38,326.41	76.90%	100.00%	92.73%
Connecticut	2	469,005.81	0.37%	9.36%	234,502.91	84.41%	100.00%	100.00%
Idaho	5	304,652.53	0.24%	9.28%	60,930.51	70.24%	100.00%	100.00%
Massachusetts	4	264,613.77	0.21%	7.73%	66,153.44	69.86%	100.00%	100.00%
Mississippi	10	231,917.47	0.18%	11.05%	23,191.75	74.13%	100.00%	100.00%
Montana	2	230,474.46	0.18%	7.68%	115,237.23	83.17%	100.00%	100.00%
Kansas	5	228,738.24	0.18%	10.43%	45,747.65	82.78%	100.00%	88.88%
Minnesota	7	222,184.95	0.18%	10.10%	31,740.71	75.17%	100.00%	100.00%
Delaware	9	219,112.98	0.17%	11.20%	24,345.89	63.51%	100.00%	56.93%
Wisconsin	4	195,198.35	0.15%	9.49%	48,799.59	59.58%	100.00%	100.00%
Wyoming	2	167,894.86	0.13%	7.76%	83,947.43	85.30%	100.00%	100.00%
Arkansas	5	153,126.87	0.12%	9.41%	30,625.37	75.12%	100.00%	100.00%
Armed Forces Africa	1	148,707.04	0.12%	7.87%	148,707.04	75.04%	100.00%	100.00%
Iowa	2	91,531.13	0.07%	11.11%	45,765.57	74.43%	100.00%	100.00%
New England	2	78,945.25	0.06%	10.71%	39,472.63	83.06%	100.00%	100.00%
Alabama	2	78,163.39	0.06%	9.99%	39,081.70	85.42%	100.00%	100.00%
Hawaii	1	64,425.23	0.05%	8.49%	64,425.23	85.00%	100.00%	100.00%
British Columbia	1	18,807.80	0.01%	10.25%	18,807.80	63.00%	100.00%	100.00%
North Dakota	1	16,447.53	0.01%	11.75%	16,447.53	36.00%	100.00%	100.00%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

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
1 - 10,000.00	2	13,701.48	0.01%	10.55%	6,850.74	72.39%	100.00%	100.00%
10,000.01 - 20,000.00	45	482,234.78	0.38%	10.95%	10,716.33	62.97%	100.00%	96.89%
20,000.01 - 30,000.00	190	3,659,983.09	2.90%	11.06%	19,263.07	66.17%	91.32%	92.09%
30,000.01 - 40,000.00	283	8,226,455.84	6.52%	10.31%	29,068.75	72.59%	93.96%	94.33%
40,000.01 - 50,000.00	306	11,705,292.30	9.27%	9.92%	38,252.59	75.17%	94.72%	90.80%
50,000.01 - 60,000.00	295	14,625,504.21	11.58%	9.75%	49,577.98	77.48%	90.03%	94.94%
60,000.01 - 70,000.00	256	14,775,341.12	11.70%	9.70%	57,716.18	78.88%	96.67%	97.89%
70,000.01 - 80,000.00	191	13,031,080.37	10.32%	9.37%	68,225.55	79.66%	91.61%	95.55%
80,000.01 - 90,000.00	132	10,093,655.36	7.99%	9.13%	76,467.09	81.13%	94.06%	99.16%
90,000.01 - 100,000.00	99	8,589,469.96	6.80%	9.01%	86,762.32	79.15%	89.73%	99.16%
100,000.01 - 120,000.00	100	9,989,960.51	7.91%	8.74%	99,899.61	78.83%	83.30%	100.00%
120,000.01 - 140,000.00	48	5,653,555.58	4.48%	8.78%	117,782.41	79.12%	86.05%	97.84%
140,000.01 - 160,000.00	43	6,063,159.13	4.80%	8.71%	141,003.70	76.30%	82.78%	97.54%
160,000.01 - 180,000.00	21	3,322,799.47	2.63%	8.73%	158,228.55	79.58%	76.35%	100.00%
180,000.01 - 200,000.00	17	3,031,551.75	2.40%	8.74%	178,326.57	75.92%	75.49%	100.00%
200,000.01 - 220,000.00	13	2,487,133.44	1.97%	8.75%	191,317.96	80.32%	66.77%	100.00%
220,000.01 - 240,000.00	9	1,868,904.02	1.48%	8.60%	207,656.00	76.67%	75.93%	87.74%
240,000.01 - 260,000.00	4	962,169.05	0.76%	8.12%	240,542.26	80.62%	74.52%	100.00%
260,000.01 - 280,000.00	3	728,442.76	0.58%	9.28%	242,814.25	80.41%	100.00%	100.00%
280,000.01 - 300,000.00	2	492,999.79	0.39%	9.03%	246,499.90	88.66%	100.00%	100.00%
300,000.01 - 320,000.00	1	298,278.93	0.24%	8.00%	298,278.93	80.00%	100.00%	100.00%
320,000.01 - 340,000.00	2	646,988.55	0.51%	8.75%	323,494.28	82.48%	49.67%	100.00%
340,000.01 - 360,000.00	2	592,575.65	0.47%	7.95%	296,287.83	83.40%	51.88%	100.00%
360,000.01 - 380,000.00	2	720,622.41	0.57%	9.06%	360,311.21	80.12%	49.90%	100.00%
380,000.01 - 400,000.00	4	1,355,109.00	1.07%	8.07%	338,777.25	82.65%	72.60%	100.00%
450,000.01 - 500,000.00	3	1,343,761.37	1.06%	9.37%	447,920.46	73.68%	100.00%	67.32%
700,000.01 - 750,000.00	1	672,101.70	0.53%	9.25%	672,101.70	69.00%	100.00%	100.00%
850,000.01 - 900,000.00	1	820,141.86	0.65%	8.37%	820,141.86	64.00%	100.00%	100.00%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

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	83	508,934.91	0.40%	9.86%	6,131.75	60.52%	100.00%	98.30%
10,000.01 - 20,000.00	146	2,212,772.74	1.75%	10.62%	15,155.98	67.66%	97.89%	95.27%
20,000.01 - 30,000.00	207	5,183,824.46	4.11%	10.48%	25,042.63	68.34%	91.98%	95.03%
30,000.01 - 40,000.00	276	9,750,786.87	7.72%	10.06%	35,328.94	72.84%	93.32%	93.21%
40,000.01 - 50,000.00	286	12,841,294.33	10.17%	9.82%	44,899.63	76.47%	93.40%	92.06%
50,000.01 - 60,000.00	256	13,993,654.01	11.08%	9.72%	54,662.71	78.25%	93.00%	95.75%
60,000.01 - 70,000.00	228	14,783,439.28	11.71%	9.65%	64,839.65	79.23%	94.77%	97.40%
70,000.01 - 80,000.00	169	12,685,287.73	10.05%	9.38%	75,060.87	79.91%	90.00%	95.91%
80,000.01 - 90,000.00	111	9,374,892.89	7.43%	9.03%	84,458.49	80.71%	95.56%	99.09%
90,000.01 - 100,000.00	80	7,567,073.19	5.99%	8.85%	94,588.41	80.16%	83.80%	100.00%
100,000.01 - 120,000.00	82	8,864,646.98	7.02%	8.72%	108,105.45	78.78%	85.44%	100.00%
120,000.01 - 140,000.00	40	5,155,383.17	4.08%	8.81%	128,884.58	78.42%	87.59%	97.63%
140,000.01 - 160,000.00	39	5,794,555.09	4.59%	8.84%	148,578.34	76.22%	76.61%	97.42%
160,000.01 - 180,000.00	20	3,382,877.82	2.68%	8.18%	169,143.89	79.17%	85.00%	100.00%
180,000.01 - 200,000.00	12	2,294,598.97	1.82%	9.20%	191,216.58	79.28%	75.10%	100.00%
200,000.01 - 220,000.00	12	2,508,717.91	1.99%	8.46%	209,059.83	78.59%	67.06%	100.00%
220,000.01 - 240,000.00	7	1,603,224.31	1.27%	8.90%	229,032.04	81.13%	71.94%	85.71%
240,000.01 - 260,000.00	2	486,573.19	0.39%	8.05%	243,286.60	81.23%	49.61%	100.00%
260,000.01 - 280,000.00	3	810,856.16	0.64%	9.95%	270,285.39	85.06%	100.00%	100.00%
280,000.01 - 300,000.00	3	874,658.49	0.69%	7.99%	291,552.83	82.33%	67.40%	100.00%
300,000.01 - 320,000.00	1	307,437.62	0.24%	6.99%	307,437.62	86.57%	100.00%	100.00%
320,000.01 - 340,000.00	3	983,347.36	0.78%	8.83%	327,782.45	81.63%	66.89%	100.00%
340,000.01 - 360,000.00	2	715,797.62	0.57%	7.75%	357,898.81	83.48%	100.00%	100.00%
360,000.01 - 380,000.00	2	732,333.45	0.58%	9.36%	366,166.73	78.85%	0.00%	100.00%
400,000.01 - 450,000.00	2	888,483.03	0.70%	9.44%	444,241.52	67.88%	100.00%	50.58%
450,000.01 - 500,000.00	1	455,278.34	0.36%	9.25%	455,278.34	85.00%	100.00%	100.00%
650,000.01 - 700,000.00	1	672,101.70	0.53%	9.25%	672,101.70	69.00%	100.00%	100.00%
800,000.01 - 850,000.00	1	820,141.86	0.65%	8.37%	820,141.86	64.00%	100.00%	100.00%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

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
5.501% - 6.000%	3	141,887.50	0.11%	5.86%	47,295.83	61.13%	53.49%	100.00%
6.001% - 6.500%	32	3,052,630.02	2.42%	6.33%	95,394.69	73.06%	97.98%	100.00%
6.501% - 7.000%	42	3,468,985.89	2.75%	6.90%	82,594.90	78.92%	90.62%	97.76%
7.001% - 7.500%	45	4,308,292.14	3.41%	7.36%	95,739.83	81.01%	96.17%	100.00%
7.501% - 8.000%	146	10,507,843.94	8.32%	7.87%	71,971.53	77.52%	90.40%	97.37%
8.001% - 8.500%	203	15,338,672.41	12.15%	8.37%	75,559.96	78.37%	86.95%	97.15%
8.501% - 9.000%	315	20,741,749.81	16.43%	8.83%	65,846.82	77.73%	85.26%	96.17%
9.001% - 9.500%	258	18,078,240.77	14.32%	9.33%	70,070.70	78.36%	90.09%	95.21%
9.501% - 10.000%	285	16,701,768.53	13.23%	9.81%	58,602.70	78.34%	84.98%	95.62%
10.001% - 10.500%	199	10,224,156.73	8.10%	10.30%	51,377.67	76.27%	88.81%	94.30%
10.501% - 11.000%	186	9,112,563.44	7.22%	10.83%	48,992.28	77.36%	92.55%	96.41%
11.001% - 11.500%	116	5,371,079.01	4.25%	11.31%	46,302.41	76.54%	90.44%	96.73%
11.501% - 12.000%	81	3,637,809.75	2.88%	11.81%	44,911.23	77.07%	88.74%	94.26%
12.001% - 12.500%	51	1,897,970.68	1.50%	12.29%	37,215.11	77.06%	97.68%	98.83%
12.501% - 13.000%	53	1,684,438.61	1.33%	12.83%	31,781.86	72.05%	96.75%	95.34%
13.001% - 13.500%	26	922,320.68	0.73%	13.31%	35,473.87	73.70%	100.00%	100.00%
13.501% - 14.000%	16	452,478.14	0.36%	13.80%	28,279.88	70.60%	100.00%	100.00%
14.001% - 14.500%	9	273,028.68	0.22%	14.40%	30,336.52	76.80%	91.93%	100.00%
14.501% - 15.000%	6	247,264.75	0.20%	14.63%	41,210.79	63.46%	100.00%	100.00%
15.001% - 15.500%	3	89,792.00	0.07%	15.19%	29,930.67	73.25%	100.00%	100.00%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

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	1	1,003.78	0.00%	11.75%	1,003.78	80.00%	100.00%	0.00%
1: 12	25	908,789.07	0.72%	10.80%	36,351.56	74.93%	45.44%	100.00%
13: 24	46	383,356.82	0.30%	8.71%	8,333.84	58.81%	100.00%	98.00%
25: 36	48	821,361.11	0.65%	10.77%	17,111.69	66.88%	97.91%	94.21%
37: 48	53	1,187,807.86	0.94%	11.40%	22,411.47	68.78%	99.11%	97.50%
49: 60	45	1,414,835.14	1.12%	10.63%	31,440.78	75.74%	81.63%	95.67%
61: 72	63	2,967,841.61	2.35%	9.88%	47,108.60	74.32%	100.00%	99.14%
73: 84	48	1,836,157.66	1.45%	9.96%	38,253.28	70.69%	100.00%	99.01%
85: 96	53	2,220,344.09	1.76%	10.02%	41,893.28	71.10%	100.00%	100.00%
97:108	42	1,294,613.56	1.03%	11.30%	30,824.13	72.76%	98.13%	96.93%
109:120	139	6,857,794.88	5.43%	8.71%	49,336.65	74.57%	82.47%	96.22%
121:132	66	3,045,051.18	2.41%	9.33%	46,137.14	75.25%	84.65%	94.98%
133:144	13	786,567.24	0.62%	10.02%	60,505.17	74.65%	95.49%	95.49%
145:156	14	658,458.26	0.52%	9.84%	47,032.73	80.28%	100.00%	100.00%
157:168	12	593,534.94	0.47%	9.66%	49,461.25	73.74%	83.46%	100.00%
169:180	68	3,301,154.35	2.61%	9.03%	48,546.39	77.70%	90.24%	97.34%
181:192	18	1,041,956.30	0.83%	9.09%	57,886.46	79.42%	95.48%	97.42%
193:204	2	74,496.16	0.06%	9.78%	37,248.08	71.36%	100.00%	100.00%
205:216	7	443,638.80	0.35%	10.12%	63,376.97	74.64%	100.00%	100.00%
217:228	9	535,397.55	0.42%	10.85%	59,488.62	79.84%	100.00%	91.57%
229:240	23	1,895,742.31	1.50%	9.04%	82,423.58	83.89%	98.56%	97.12%
241:252	38	2,083,294.09	1.65%	9.75%	54,823.53	70.65%	100.00%	100.00%
253:264	60	3,680,505.30	2.92%	9.33%	61,341.76	73.68%	96.26%	100.00%
265:276	95	5,883,930.36	4.66%	9.89%	61,936.11	72.69%	96.52%	98.82%
277:288	110	7,466,517.12	5.91%	10.52%	67,877.43	75.45%	97.41%	100.00%
289:300	622	46,560,956.46	36.88%	8.96%	74,856.84	79.63%	87.16%	95.67%
301:312	339	26,773,067.62	21.21%	9.28%	78,976.60	80.15%	85.92%	94.04%
313:324	13	1,222,393.20	0.97%	9.22%	94,030.25	78.70%	78.70%	100.00%
325:336	3	312,406.66	0.25%	10.09%	104,135.55	72.19%	36.58%	100.00%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

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
61: 66	754	51,476,375.48	40.77%	8.93%	68,271.06	79.44%	84.15%	94.63%
67: 72	374	27,699,359.13	21.94%	8.71%	74,062.46	79.23%	84.76%	96.03%
73: 78	126	8,723,270.33	6.91%	10.07%	69,232.30	77.19%	89.95%	95.90%
79: 84	60	3,158,835.90	2.50%	11.31%	52,647.27	75.21%	100.00%	100.00%
85: 90	222	12,323,987.06	9.76%	10.45%	55,513.46	73.04%	99.57%	100.00%
91: 96	44	2,246,473.21	1.78%	10.16%	51,056.21	76.05%	96.00%	98.52%
97:102	39	2,353,686.27	1.86%	9.57%	60,350.93	69.25%	96.14%	100.00%
103:108	95	5,219,213.28	4.13%	9.51%	54,939.09	75.37%	97.32%	99.16%
109:114	35	1,978,451.20	1.57%	9.71%	56,527.18	76.16%	96.04%	99.09%
115:120	97	4,524,564.32	3.58%	10.01%	46,644.99	71.92%	100.00%	99.69%
121:126	8	347,956.43	0.28%	10.46%	43,494.55	78.97%	100.00%	100.00%
127:132	24	826,267.28	0.65%	11.34%	34,427.80	79.34%	96.70%	98.44%
133:138	28	1,076,017.13	0.85%	10.50%	38,429.18	78.85%	91.54%	98.68%
139:144	21	1,011,636.93	0.80%	10.12%	48,173.19	82.75%	98.96%	87.73%
145:150	42	1,314,063.37	1.04%	11.63%	31,287.22	70.98%	98.69%	92.95%
151:156	43	1,292,458.58	1.02%	10.63%	30,057.18	73.93%	100.00%	100.00%
157:162	26	413,587.26	0.33%	9.29%	15,907.20	68.43%	100.00%	100.00%
163:168	28	216,493.31	0.17%	8.30%	7,731.90	54.95%	100.00%	100.00%
169:174	9	50,277.01	0.04%	8.32%	5,586.33	59.94%	100.00%	100.00%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

(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 a 360 days.

Group I
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
Not Available	20	824,029.42	0.65%	10.10%	41,201.47		100.00%	100.00%
5.01 - 10.00	1	30,351.80	0.02%	8.87%	30,351.80	10.00%	100.00%	100.00%
10.01 - 15.00	2	7,631.28	0.01%	8.67%	3,815.64	13.39%	100.00%	100.00%
15.01 - 20.00	6	111,490.89	0.09%	9.86%	18,581.82	19.30%	100.00%	100.00%
20.01 - 25.00	8	308,706.46	0.24%	8.72%	38,588.31	22.85%	75.93%	100.00%
25.01 - 30.00	11	294,081.44	0.23%	9.37%	26,734.68	28.38%	87.22%	100.00%
30.01 - 35.00	14	474,555.16	0.38%	10.04%	33,896.80	33.99%	100.00%	100.00%
35.01 - 40.00	27	629,683.07	0.50%	8.86%	23,321.60	37.98%	100.00%	100.00%
40.01 - 45.00	25	939,852.88	0.74%	9.24%	37,594.12	42.83%	92.05%	100.00%
45.01 - 50.00	46	1,513,202.84	1.20%	9.44%	32,895.71	48.62%	95.41%	99.15%
50.01 - 55.00	53	2,100,517.39	1.66%	9.73%	39,632.40	53.57%	92.48%	95.10%
55.01 - 60.00	74	3,746,289.69	2.97%	9.34%	50,625.54	58.50%	93.29%	94.23%
60.01 - 65.00	84	4,621,138.01	3.66%	9.46%	55,013.55	63.46%	92.16%	98.95%
65.01 - 70.00	143	7,663,794.40	6.07%	9.59%	53,592.97	68.33%	82.28%	95.75%
70.01 - 75.00	241	13,337,564.95	10.56%	9.64%	55,342.59	73.60%	90.32%	93.36%
75.01 - 80.00	643	42,723,940.20	33.84%	9.35%	66,444.70	79.28%	83.37%	96.50%
80.01 - 85.00	351	24,060,156.94	19.06%	9.41%	68,547.46	83.12%	88.59%	94.88%
85.01 - 90.00	234	16,432,196.10	13.02%	9.00%	70,223.06	87.29%	98.01%	98.43%
90.01 - 95.00	58	4,220,891.86	3.34%	9.27%	72,774.00	91.79%	100.00%	100.00%
95.01 - 100.00	34	2,212,898.70	1.75%	9.03%	65,085.26	99.85%	100.00%	100.00%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

(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.

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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
Not available	20	720,422.13	0.57%	10.80%	36,021.11	72.38%	98.54%	98.22%
:350	12	414,712.96	0.33%	10.87%	34,559.41	71.38%	100.00%	75.95%
351:400	2	32,195.08	0.03%	10.99%	16,097.54	69.65%	100.00%	100.00%
451:500	43	2,110,373.28	1.67%	11.60%	49,078.45	75.23%	100.00%	98.12%
501:550	298	16,980,221.31	13.45%	10.34%	56,980.61	74.52%	97.03%	97.13%
551:600	669	42,178,344.77	33.41%	9.50%	63,046.85	78.29%	90.37%	96.78%
601:650	557	34,920,091.84	27.66%	9.12%	62,693.16	79.37%	83.97%	97.20%
651:700	301	19,402,669.04	15.37%	8.79%	64,460.69	77.71%	88.13%	93.79%
701:750	105	6,419,541.40	5.08%	8.62%	61,138.49	77.05%	83.09%	94.50%
751:800	62	2,813,334.04	2.23%	8.10%	45,376.36	68.13%	89.66%	98.44%
801:850	6	261,067.63	0.21%	8.46%	43,511.27	74.60%	100.00%	100.00%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

(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.

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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	1,519	90,835,401.41	71.95%	9.36%	59,799.47	76.92%	88.57%	97.49%
Manufactured Housing	370	22,986,676.88	18.21%	9.53%	62,126.15	81.00%	95.12%	98.79%
PUD	58	5,615,994.29	4.45%	8.75%	96,827.49	78.05%	80.38%	90.42%
Multi Family	77	4,788,105.24	3.79%	9.30%	62,183.18	74.62%	78.80%	71.39%
Condo	36	1,649,483.54	1.31%	9.38%	45,818.99	73.77%	86.14%	94.37%
Townhouse	15	377,312.12	0.30%	10.42%	25,154.14	75.82%	100.00%	96.58%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

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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	1,548	99,567,245.67	78.86%	9.28%	64,319.93	77.81%	90.13%	96.57%
Home Improvement	229	11,906,622.33	9.43%	9.44%	51,993.98	75.86%	81.86%	95.02%
Purchase	162	10,366,068.90	8.21%	9.90%	63,988.08	78.86%	91.33%	99.27%
Debt Consolidation	114	3,658,621.83	2.90%	9.96%	32,093.17	74.08%	78.59%	89.57%
Other	22	754,414.75	0.60%	9.71%	34,291.58	75.62%	75.84%	84.68%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

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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	1,985	121,676,835.15	96.38%	9.36%	61,298.15	77.65%	89.11%	100.00%
Non-Owner Occupied	90	4,576,138.33	3.62%	9.56%	50,845.98	75.93%	86.88%	0.00%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

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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	1,910	112,399,698.89	89.03%	9.38%	58,848.01	77.76%	100.00%	96.46%
No Income Verification/Stated	155	12,825,944.96	10.16%	9.29%	82,748.03	76.15%	0.00%	95.32%
Lite Documentation	10	1,027,329.63	0.81%	9.34%	102,732.96	76.55%	0.00%	100.00%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

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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	1,475	104,879,363.96	83.07%	9.30%	71,104.65	78.50%	88.71%	96.25%
Fixed <= 15 Yr	572	19,827,150.63	15.70%	9.56%	34,662.85	72.81%	90.78%	97.24%
Balloon	28	1,546,458.89	1.22%	11.23%	55,230.67	76.00%	87.85%	94.10%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

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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	1,900	120,635,962.94	95.55%	9.30%	63,492.61	77.65%	89.60%	96.24%
Second Lien	175	5,617,010.54	4.45%	10.80%	32,097.20	76.28%	76.63%	99.26%
Total:	2,075	126,252,973.48	100.00%	9.366%	60,844.81	77.59%	89.03%	96.38%

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as of June 30, 2007

Mortgage Pool Characteristics Group II Mortgage Loans

Number of loans:	481
Aggregate outstanding principal balance	\$36,453,546
Average outstanding principal balance:	\$75,787
Range of outstanding principal balance:	\$19,938.52 to \$345,054.30
Range of mortgage rates:	6.00% to 16.06%
Weighted average mortgage rate:	11.790%
Range of original combined loan-to-value ratios:	0.00% to 94.00%
Weighted average combined original loan-to-value ratio:	80.45%
Range of remaining terms to stated maturity:	1 to 330 months
Weighted average remaining term to stated maturity:	295.1 months
Full documentation loans as a percentage of current balance:	89.53%
Loan secured by owner occupied properties as a percentage of current balance:	94.22%
Range of original term:	120 to 360 months
Weighted average original term:	358.8 months
Lien position:	
First	100.00%

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
North Carolina	95	6,645,729.55	18.23%	11.69%	69,955.05	80.33%	94.25%	96.95%
Ohio	65	4,697,344.58	12.89%	11.73%	72,266.84	80.57%	89.35%	89.65%
Texas	26	2,716,928.95	7.45%	12.53%	104,497.27	80.75%	75.17%	87.18%
Pennsylvania	32	2,191,149.05	6.01%	11.45%	68,473.41	80.35%	84.03%	92.81%
Florida	25	1,953,105.09	5.36%	11.73%	78,124.20	81.15%	86.03%	100.00%
Colorado	14	1,931,968.61	5.30%	11.87%	137,997.76	85.77%	87.07%	100.00%
Indiana	31	1,882,895.88	5.17%	11.21%	60,738.58	80.82%	95.16%	91.74%
Georgia	21	1,748,378.32	4.80%	11.19%	83,256.11	81.67%	92.48%	92.03%
Michigan	27	1,661,821.32	4.56%	12.56%	61,548.94	79.04%	100.00%	97.55%
Tennessee	24	1,639,960.49	4.50%	11.59%	68,331.69	80.55%	100.00%	96.13%
Washington	9	1,053,913.66	2.89%	11.97%	117,101.52	77.56%	100.00%	100.00%
South Carolina	16	953,678.32	2.62%	11.81%	59,604.90	79.86%	92.45%	100.00%
Kentucky	13	813,095.44	2.23%	11.79%	62,545.80	80.65%	97.55%	92.84%
Virginia	8	798,389.05	2.19%	10.44%	99,798.63	84.57%	100.00%	100.00%
Missouri	9	562,301.07	1.54%	12.51%	62,477.90	81.56%	100.00%	89.73%
New Mexico	3	500,196.57	1.37%	12.72%	166,732.19	76.17%	100.00%	100.00%
West Virginia	8	492,701.91	1.35%	11.56%	61,587.74	80.44%	100.00%	100.00%
Illinois	7	431,935.74	1.18%	11.79%	61,705.11	82.73%	82.79%	82.79%
Arizona	5	421,236.05	1.16%	12.75%	84,247.21	84.32%	100.00%	100.00%
Massachusetts	2	402,300.11	1.10%	11.77%	201,150.06	72.08%	0.00%	100.00%
Nevada	4	370,848.45	1.02%	12.16%	92,712.11	81.87%	73.55%	100.00%
Idaho	5	344,753.00	0.95%	11.04%	68,950.60	74.78%	73.38%	100.00%
New Jersey	4	293,802.85	0.81%	11.02%	73,450.71	86.16%	67.59%	58.82%
California	3	284,460.03	0.78%	9.94%	94,820.01	72.88%	100.00%	100.00%
Delaware	3	259,668.68	0.71%	13.16%	86,556.23	81.35%	100.00%	100.00%
Oklahoma	5	216,886.08	0.59%	12.18%	43,377.22	77.58%	100.00%	85.48%
Utah	2	210,311.99	0.58%	15.25%	105,156.00	85.00%	100.00%	100.00%
Kansas	3	181,873.81	0.50%	12.59%	60,624.60	84.61%	59.39%	100.00%
Oregon	2	159,083.89	0.44%	12.22%	79,541.95	74.11%	0.00%	41.05%
Wisconsin	2	139,252.36	0.38%	12.40%	69,626.18	52.33%	100.00%	100.00%
Iowa	1	117,021.95	0.32%	12.65%	117,021.95	69.77%	100.00%	100.00%
Maryland	2	102,277.40	0.28%	11.51%	51,138.70	81.61%	100.00%	100.00%
Louisiana	2	95,732.81	0.26%	11.49%	47,866.41	57.06%	100.00%	100.00%
Montana	1	78,572.11	0.22%	12.74%	78,572.11	68.38%	0.00%	100.00%
Connecticut	1	75,178.28	0.21%	10.54%	75,178.28	80.00%	100.00%	0.00%
Mississippi	1	24,792.96	0.07%	10.13%	24,792.96	68.00%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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
20,000.01 - 30,000.00	6	153,843.63	0.42%	11.58%	25,640.61	68.89%	87.04%	82.75%
30,000.01 - 40,000.00	34	1,166,849.07	3.20%	12.06%	34,319.09	73.56%	94.19%	85.04%
40,000.01 - 50,000.00	53	2,312,447.87	6.34%	11.99%	43,631.09	78.33%	94.23%	87.23%
50,000.01 - 60,000.00	70	3,720,323.11	10.21%	11.82%	53,147.47	79.13%	97.10%	89.62%
60,000.01 - 70,000.00	72	4,546,176.57	12.47%	11.89%	63,141.34	77.94%	90.65%	95.76%
70,000.01 - 80,000.00	70	5,050,411.05	13.85%	11.86%	72,148.73	79.73%	89.79%	97.04%
80,000.01 - 90,000.00	57	4,719,660.62	12.95%	11.73%	82,801.06	81.80%	98.34%	94.95%
90,000.01 - 100,000.00	35	3,235,398.83	8.88%	11.66%	92,439.97	82.70%	88.24%	100.00%
100,000.01 - 120,000.00	34	3,549,700.41	9.74%	11.90%	104,402.95	81.60%	88.20%	88.66%
120,000.01 - 140,000.00	13	1,644,257.94	4.51%	11.75%	126,481.38	77.52%	61.98%	85.43%
140,000.01 - 160,000.00	15	2,135,255.03	5.86%	11.91%	142,350.34	83.43%	80.01%	100.00%
160,000.01 - 180,000.00	9	1,475,097.18	4.05%	12.21%	163,899.69	83.42%	77.13%	100.00%
180,000.01 - 200,000.00	3	445,904.46	1.22%	12.38%	148,634.82	85.25%	100.00%	100.00%
200,000.01 - 220,000.00	2	360,318.21	0.99%	10.66%	180,159.11	83.67%	100.00%	100.00%
220,000.01 - 240,000.00	3	596,742.60	1.64%	9.19%	198,914.20	84.41%	100.00%	100.00%
240,000.01 - 260,000.00	1	232,554.04	0.64%	12.00%	232,554.04	81.62%	100.00%	100.00%
260,000.01 - 280,000.00	2	481,855.74	1.32%	10.63%	240,927.87	79.67%	100.00%	100.00%
280,000.01 - 300,000.00	1	281,695.75	0.77%	12.21%	281,695.75	86.48%	0.00%	100.00%
360,000.01 - 380,000.01	1	345,054.30	0.95%	11.64%	345,054.30	90.70%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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
10,000.01 - 20,000.00	1	19,938.52	0.05%	11.95%	19,938.52	64.75%	0.00%	100.00%
20,000.01 - 30,000.00	9	253,561.43	0.70%	11.24%	28,173.49	72.11%	100.00%	77.71%
30,000.01 - 40,000.00	37	1,314,056.93	3.60%	12.14%	35,515.05	73.75%	91.97%	89.00%
40,000.01 - 50,000.00	60	2,702,516.47	7.41%	11.94%	45,041.94	77.71%	95.06%	87.30%
50,000.01 - 60,000.00	72	3,971,135.26	10.89%	11.66%	55,154.66	80.54%	95.79%	91.47%
60,000.01 - 70,000.00	67	4,341,990.05	11.91%	12.02%	64,805.82	77.70%	90.87%	95.56%
70,000.01 - 80,000.00	72	5,345,641.91	14.66%	11.75%	74,245.03	80.03%	90.18%	94.26%
80,000.01 - 90,000.00	56	4,740,953.36	13.01%	11.71%	84,659.88	81.58%	100.00%	98.29%
90,000.01 - 100,000.00	33	3,115,583.60	8.55%	11.72%	94,411.62	82.85%	84.78%	93.81%
100,000.01 - 120,000.00	28	3,056,608.67	8.38%	12.07%	109,164.60	81.56%	85.52%	89.29%
120,000.01 - 140,000.00	15	1,960,641.88	5.38%	11.69%	130,709.46	78.21%	66.99%	93.79%
140,000.01 - 160,000.00	14	2,092,795.67	5.74%	11.36%	149,485.41	82.16%	86.26%	100.00%
160,000.01 - 180,000.00	7	1,162,551.32	3.19%	12.50%	166,078.76	83.66%	70.99%	100.00%
180,000.01 - 200,000.00	2	383,915.14	1.05%	12.49%	191,957.57	85.29%	100.00%	100.00%
200,000.01 - 220,000.00	3	635,905.59	1.74%	8.91%	211,968.53	89.74%	100.00%	100.00%
220,000.01 - 240,000.00	2	456,578.66	1.25%	12.31%	228,289.33	85.73%	100.00%	100.00%
260,000.01 - 280,000.00	1	272,421.90	0.75%	12.85%	272,421.90	71.73%	100.00%	100.00%
280,000.01 - 300,000.00	1	281,695.75	0.77%	12.21%	281,695.75	86.48%	0.00%	100.00%
340,000.01 - 360,000.01	1	345,054.30	0.95%	11.64%	345,054.30	90.70%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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Group II
Distribution by Months to Next Rate Reset

Months to Next Rate Reset	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 - 6	394	29,848,620.80	81.88%	11.83%	75,757.92	80.50%	88.35%	93.64%
7 - 12	83	6,298,337.05	17.28%	11.79%	75,883.58	80.49%	94.62%	96.72%
13 - 18	3	247,391.45	0.68%	8.06%	82,463.82	71.51%	100.00%	100.00%
289 - 294 *	1	59,197.11	0.16%	6.00%	59,197.11	87.00%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787	80.45%	89.53%	94.22%

* ARM loan converted to a long-term fixed rate.

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%	2	138,747.25	0.38%	6.00%	69,373.63	83.60%	100.00%	100.00%
6.501% - 7.000%	1	213,685.96	0.59%	6.65%	213,685.96	93.00%	100.00%	100.00%
7.501% - 8.000%	2	368,465.86	1.01%	7.75%	184,232.93	79.21%	100.00%	100.00%
8.001% - 8.500%	6	476,406.22	1.31%	8.35%	79,401.04	78.79%	100.00%	100.00%
8.501% - 9.000%	1	58,438.53	0.16%	8.79%	58,438.53	88.45%	100.00%	100.00%
10.001% - 10.500%	9	628,739.94	1.72%	10.32%	69,859.99	79.72%	100.00%	100.00%
10.501% - 11.000%	43	3,469,847.23	9.52%	10.74%	80,694.12	81.52%	93.38%	97.83%
11.001% - 11.500%	81	5,833,527.91	16.00%	11.28%	72,018.86	79.81%	75.75%	87.57%
11.501% - 12.000%	141	10,420,967.59	28.59%	11.76%	73,907.57	82.32%	95.98%	95.62%
12.001% - 12.500%	92	6,974,968.21	19.13%	12.27%	75,814.87	79.01%	86.87%	96.49%
12.501% - 13.000%	63	4,940,871.81	13.55%	12.69%	78,426.54	80.18%	88.45%	93.22%
13.001% - 13.500%	28	1,764,858.80	4.84%	13.21%	63,030.67	75.83%	93.10%	93.10%
13.501% - 14.000%	8	673,849.91	1.85%	13.77%	84,231.24	76.25%	78.16%	78.16%
14.001% - 14.500%	2	259,725.48	0.71%	14.22%	129,862.74	80.87%	100.00%	100.00%
14.501% - 15.000%	1	64,640.00	0.18%	14.66%	64,640.00	80.00%	100.00%	100.00%
16.001% - 16.500%	1	165,805.71	0.45%	16.06%	165,805.71	85.00%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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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
2.501% - 3.000%	7	814,951.18	2.24%	8.08%	116,421.60	79.19%	100.00%	100.00%
3.001% - 3.500%	1	29,920.90	0.08%	8.25%	29,920.90	73.00%	100.00%	100.00%
3.501% - 4.000%	1	58,438.53	0.16%	8.79%	58,438.53	88.45%	100.00%	100.00%
4.501% - 5.000%	5	335,303.52	0.92%	10.20%	67,060.70	79.55%	100.00%	100.00%
5.001% - 5.500%	47	3,736,192.74	10.25%	10.53%	79,493.46	81.44%	96.77%	97.99%
5.501% - 6.000%	77	5,803,213.12	15.92%	11.09%	75,366.40	81.00%	73.75%	87.50%
6.001% - 6.500%	79	6,273,023.09	17.21%	11.64%	79,405.36	84.47%	97.24%	94.66%
6.501% - 7.000%	153	11,028,227.01	30.25%	12.11%	72,079.92	78.73%	89.47%	97.15%
7.001% - 7.500%	60	4,397,479.68	12.06%	12.62%	73,291.33	80.70%	92.82%	91.20%
7.501% - 8.000%	35	2,576,670.53	7.07%	13.05%	73,619.16	76.48%	85.38%	95.27%
8.001% - 8.500%	12	909,954.92	2.50%	13.63%	75,829.58	76.03%	83.83%	83.83%
8.501% - 9.000%	2	259,725.48	0.71%	14.22%	129,862.74	80.87%	100.00%	100.00%
9.001% - 9.500%	1	64,640.00	0.18%	14.66%	64,640.00	80.00%	100.00%	100.00%
10.501% - 11.000%	1	165,805.71	0.45%	16.06%	165,805.71	85.00%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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	79,550.14	0.22%	6.00%	79,550.14	81.07%	100.00%	100.00%
6.501% - 7.000%	1	213,685.96	0.59%	6.65%	213,685.96	93.00%	100.00%	100.00%
10.501% - 11.000%	1	209,433.84	0.57%	7.75%	209,433.84	90.00%	100.00%	100.00%
11.001% - 11.500%	2	128,354.46	0.35%	10.13%	64,177.23	64.81%	100.00%	100.00%
11.501% - 12.000%	5	284,461.28	0.78%	11.37%	56,892.26	81.28%	100.00%	100.00%
12.001% - 12.500%	16	1,701,298.22	4.67%	11.39%	106,331.14	84.54%	83.44%	100.00%
12.501% - 13.000%	25	2,429,852.53	6.67%	11.05%	97,194.10	80.08%	93.55%	89.37%
13.001% - 13.500%	40	3,405,521.08	9.34%	11.45%	85,138.03	82.49%	93.22%	96.00%
13.501% - 14.000%	71	5,655,310.58	15.51%	11.72%	79,652.26	82.84%	88.79%	91.38%
14.001% - 14.500%	89	6,640,398.20	18.22%	11.94%	74,611.22	80.32%	88.41%	95.50%
14.501% - 15.000%	74	5,226,366.23	14.34%	12.00%	70,626.57	78.74%	78.04%	94.40%
15.001% - 15.500%	42	2,907,695.60	7.98%	12.09%	69,230.85	80.51%	86.98%	89.67%
15.501% - 16.000%	43	2,943,156.63	8.07%	12.26%	68,445.50	77.64%	96.88%	94.81%
16.001% - 16.500%	21	1,441,642.51	3.95%	12.44%	68,649.64	77.68%	100.00%	95.96%
16.501% - 17.000%	18	1,038,310.32	2.85%	12.09%	57,683.91	73.98%	93.48%	94.44%
17.001% - 17.500%	13	943,755.04	2.59%	11.99%	72,596.54	78.09%	100.00%	100.00%
17.501% - 18.000%	14	872,226.51	2.39%	12.76%	62,301.89	82.59%	93.22%	92.73%
18.501% - 19.000%	4	303,997.94	0.83%	12.18%	75,999.49	79.36%	100.00%	100.00%
19.001% - 19.500%	1	28,529.34	0.08%	12.00%	28,529.34	63.00%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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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	45	3,605,791.04	9.89%	11.62%	80,128.69	82.77%	100.00%	91.10%
September-2007	146	10,653,574.31	29.23%	12.00%	72,969.69	80.11%	86.45%	91.80%
October-2007	138	10,327,907.60	28.33%	11.87%	74,839.91	79.20%	80.30%	93.64%
November-2007	33	2,599,351.54	7.13%	11.62%	78,768.23	82.55%	100.00%	98.16%
December-2007	32	2,661,996.31	7.30%	11.51%	83,187.38	82.02%	100.00%	100.00%
January-2008	58	4,446,530.06	12.20%	11.90%	76,664.31	80.61%	93.90%	97.77%
February-2008	24	1,642,373.15	4.51%	12.01%	68,432.21	78.95%	95.88%	93.45%
June-2008	1	209,433.84	0.57%	7.75%	209,433.84	90.00%	100.00%	100.00%
July-2008	3	247,391.45	0.68%	8.06%	82,463.82	71.51%	100.00%	100.00%
November-2031	1	59,197.11	0.16%	6.00%	59,197.11	87.00%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

* ARM loan 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
00 - 12	1	71,998.35	0.20%	11.40%	71,998.35	85.00%	0.00%	100.00%
49 - 60	2	78,222.00	0.21%	11.11%	39,111.00	77.40%	51.73%	100.00%
109 - 120	1	56,433.14	0.15%	10.63%	56,433.14	85.00%	100.00%	100.00%
169 - 180	3	240,779.05	0.66%	9.94%	80,259.68	74.33%	100.00%	100.00%
181 - 192	1	39,977.31	0.11%	11.64%	39,977.31	85.54%	100.00%	100.00%
193 - 204	1	209,433.84	0.57%	7.75%	209,433.84	90.00%	100.00%	100.00%
205 - 216	6	487,905.82	1.34%	8.19%	81,317.64	73.93%	100.00%	100.00%
217 - 228	4	206,144.58	0.57%	11.37%	51,536.15	72.60%	100.00%	100.00%
229 - 240	3	172,656.37	0.47%	12.06%	57,552.12	63.37%	100.00%	100.00%
241 - 252	9	613,817.68	1.68%	11.37%	68,201.96	79.78%	100.00%	100.00%
253 - 264	4	480,115.58	1.32%	11.80%	120,028.90	86.36%	100.00%	100.00%
265 - 276	5	263,390.43	0.72%	11.45%	52,678.09	74.83%	100.00%	100.00%
277 - 288	14	845,562.26	2.32%	11.64%	60,397.30	76.62%	93.01%	100.00%
289 - 300	187	13,270,997.88	36.41%	11.62%	70,967.90	80.67%	89.48%	90.96%
301 - 312	222	18,028,071.14	49.45%	12.11%	81,207.53	80.80%	88.79%	95.20%
313 - 324	16	1,260,431.57	3.46%	11.91%	78,776.97	80.26%	81.55%	100.00%
325 - 336	2	127,609.41	0.35%	12.59%	63,804.71	77.23%	100.00%	68.87%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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
61 - 66	309	23,548,699.98	64.60%	11.99%	76,209.39	80.51%	86.19%	92.96%
67 - 72	89	7,074,495.14	19.41%	11.70%	79,488.71	81.76%	94.82%	96.18%
73 - 78	23	1,567,058.45	4.30%	11.51%	68,132.98	79.80%	91.09%	92.37%
79 - 84	11	807,186.88	2.21%	11.70%	73,380.63	81.50%	100.00%	92.84%
85 - 90	14	769,023.81	2.11%	11.57%	54,930.27	71.34%	100.00%	100.00%
91 - 96	2	72,073.61	0.20%	11.72%	36,036.81	83.36%	100.00%	100.00%
97 - 102	3	169,427.54	0.46%	12.07%	56,475.85	77.56%	65.11%	100.00%
103 - 108	1	87,507.43	0.24%	11.26%	87,507.43	79.22%	100.00%	100.00%
109 - 114	1	97,953.13	0.27%	11.10%	97,953.13	85.92%	100.00%	100.00%
115 - 120	8	734,127.59	2.01%	11.37%	91,765.95	83.69%	100.00%	100.00%
121 - 126	5	314,081.33	0.86%	11.93%	62,816.27	78.65%	100.00%	100.00%
127 - 132	1	40,467.28	0.11%	11.08%	40,467.28	74.98%	100.00%	100.00%
133 - 138	1	44,506.28	0.12%	12.25%	44,506.28	0.00%	100.00%	100.00%
139 - 144	5	282,065.88	0.77%	11.86%	56,413.18	65.77%	100.00%	100.00%
151 - 156	4	535,786.32	1.47%	7.98%	133,946.58	82.41%	100.00%	100.00%
157 - 162	3	161,553.34	0.44%	8.30%	53,851.11	66.63%	100.00%	100.00%
181 - 186	1	147,532.42	0.40%	8.25%	147,532.42	80.00%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

(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 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	1	44,506.28	0.12%	12.25%	44,506.28		100.00%	100.00%
30.01 - 35.00	1	43,327.79	0.12%	8.14%	43,327.79	35.00%	100.00%	100.00%
35.01 - 40.00	1	120,604.36	0.33%	10.74%	120,604.36	38.46%	0.00%	100.00%
40.01 - 45.00	3	168,432.63	0.46%	11.77%	56,144.21	42.60%	59.56%	100.00%
45.01 - 50.00	4	146,836.50	0.40%	12.54%	36,709.13	48.88%	78.69%	100.00%
50.01 - 55.00	7	440,001.75	1.21%	12.03%	62,857.39	53.15%	69.75%	100.00%
55.01 - 60.00	4	275,554.33	0.76%	12.13%	68,888.58	59.39%	52.48%	100.00%
60.01 - 65.00	9	522,433.74	1.43%	10.76%	58,048.19	64.01%	84.40%	87.86%
65.01 - 70.00	23	1,439,266.86	3.95%	11.99%	62,576.82	68.66%	59.31%	92.37%
70.01 - 75.00	52	3,514,765.96	9.64%	12.41%	67,591.65	73.94%	91.99%	90.33%
75.01 - 80.00	147	10,539,546.88	28.91%	11.87%	71,697.60	79.28%	87.19%	93.57%
80.01 - 85.00	122	9,382,816.93	25.74%	11.85%	76,908.34	83.07%	93.14%	92.59%
85.01 - 90.00	100	8,702,094.55	23.87%	11.53%	87,020.95	87.25%	95.49%	97.47%
90.01 - 95.00	7	1,113,357.85	3.05%	10.84%	159,051.12	91.82%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

(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 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
Not available	6	373,309.13	1.02%	12.65%	62,218.19	74.12%	100.00%	100.00%
- 350	1	143,626.59	0.39%	12.63%	143,626.59	94.00%	100.00%	100.00%
451 - 500	6	551,682.92	1.51%	13.29%	91,947.15	77.92%	87.73%	100.00%
501 - 550	70	4,816,288.03	13.21%	12.19%	68,804.11	76.91%	95.23%	97.48%
551 - 600	232	16,591,997.37	45.52%	11.97%	71,517.23	80.14%	88.71%	95.47%
601 - 650	120	9,956,416.96	27.31%	11.63%	82,970.14	81.91%	88.70%	90.82%
651 - 700	31	2,887,307.47	7.92%	10.99%	93,138.95	84.12%	84.16%	88.96%
701 - 750	11	835,605.84	2.29%	9.58%	75,964.17	77.98%	92.18%	100.00%
751 - 800	4	297,312.10	0.82%	10.71%	74,328.03	83.55%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

(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.

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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	270	20,216,475.23	55.46%	11.78%	74,875.83	80.26%	89.46%	96.04%
Manufactured Housing	162	11,807,055.31	32.39%	11.83%	72,883.06	81.47%	93.95%	97.02%
Multi Family	26	2,191,853.39	6.01%	11.88%	84,302.05	75.33%	77.47%	61.76%
PUD	11	1,309,859.47	3.59%	11.89%	119,078.13	83.18%	81.31%	100.00%
Condo	12	928,303.01	2.55%	11.27%	77,358.58	79.59%	74.65%	87.60%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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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	327	24,781,128.00	67.98%	11.83%	75,783.27	80.23%	88.95%	94.96%
Purchase	93	7,145,296.49	19.60%	11.58%	76,831.15	82.21%	96.97%	90.26%
Home Improvement	48	3,759,710.80	10.31%	11.93%	78,327.31	80.12%	81.64%	97.88%
Debt Consolidation	13	767,411.12	2.11%	11.82%	59,031.62	72.57%	77.45%	89.51%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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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	447	34,347,788.15	94.22%	11.78%	76,840.69	80.54%	90.62%	100.00%
Non-Owner Occupied	34	2,105,758.26	5.78%	11.99%	61,934.07	78.95%	71.66%	0.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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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	439	32,635,578.49	89.53%	11.774%	74,340.73	81.15%	100.00%	95.38%
No Income Verification/Stated	38	3,495,862.87	9.59%	11.932%	91,996.39	73.92%	0.00%	85.17%
Lite Documentation	4	322,105.05	0.88%	11.872%	80,526.26	79.63%	0.00%	75.74%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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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	318	23,575,853.41	64.67%	11.94%	74,137.90	81.04%	90.90%	94.79%
3/27 ARM	122	9,919,964.45	27.21%	11.81%	81,311.18	80.13%	83.15%	91.16%
6 mo LIBOR	34	2,306,853.12	6.33%	11.11%	67,848.62	75.69%	100.00%	100.00%
12 mo CMT	6	587,037.08	1.61%	8.22%	97,839.51	81.02%	100.00%	100.00%
1/29 ARM	1	63,838.35	0.18%	12.36%	63,838.35	75.56%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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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	475	35,866,509.33	98.39%	11.85%	75,508.44	80.44%	89.36%	94.13%
Treasury - 1 Year	6	587,037.08	1.61%	8.22%	97,839.51	81.02%	100.00%	100.00%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%

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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	481	36,453,546.41	100.00%	11.79%	75,787.00	80.45%	89.53%	94.22%
Total:	481	36,453,546.41	100.00%	11.790%	75,787.00	80.45%	89.53%	94.22%