

CIT Home Equity Loan Trust 2003-1
Home Equity Loan Asset Backed Certificates, Series 2003-1
Master Servicer's Certificate

Due Period 12/31/2018
Determination Date 1/16/2019
Distribution Date 1/21/2019

I Available in Certificate Account

Principal collected on Mortgage Loans	286,885.71
All Liquidation Proceeds with respect to Principal	24,788.88
Principal portion of Purchase Price on Repurchased Mortgage Loans	-
Substitution Adjustment with respect to Principal	-
Amount transferred from Pre-Funding Account	-
Principal Distribution Amount	311,674.59
Interest collected on Mortgage Loans	324,866.71
Interest portion of Purchase Price on Repurchased Mortgage Loans	-
All Liquidation Proceeds with respect to Interest	-
Substitution Adjustment with respect to Interest	-
Master Servicer Monthly Advances (net of Compensating Interest)	-
Reimbursement of previous months Servicer Advances	-
Compensating Interest	-
Investment Earnings on the Certificate Account	83.14
Investment Earnings on the Prefunding Account	-
Interest Remittance Amount	324,949.85
Amount not Required to be deposited	0.00
Total available in the Certificate Account	636,624.44

II Distributions	Per \$ 1,000	Amount
1. Aggregate Class A-1 Distribution	0.00000000	0.00
2. Aggregate Class A-2 Distribution	0.00000000	0.00
3. Aggregate Class A-3 Distribution	0.00000000	0.00
4. Aggregate Class A-4 Distribution	0.00000000	0.00
5. Aggregate Class A-5 Distribution	12.34922779	408,141.98
6. Aggregate Class A-6 Distribution	0.08827527	8,297.88
7. Aggregate Class A-IO Distribution	0.00000000	0.00
8. Aggregate Class M-1 Distribution	1.33016255	71,895.29
9. Aggregate Class M-2 Distribution	1.96423524	83,087.15
10. Aggregate Class B Distribution	1.09699873	41,247.15
11. Aggregate Class X-IO Distribution		0.00
12. Aggregate Class R Distribution		0.00
13. Aggregate Master Servicer Distribution		23,955.00
Total Distributions =		636,624.44

III Certificate Class Balances	Factor %	Amount
Opening Senior Class A Certificate Balances as reported on the prior Monthly Master Servicer Report:		
(a) Class A-1	0.00000000%	0.00
(b) Class A-2	0.00000000%	0.00
(c) Class A-3	0.00000000%	0.00
(d) Class A-4	0.00000000%	0.00
(e) Class A-5	43.31291850%	14,314,919.56
(f) Class A-6	0.11503631%	108,134.13
		14,423,053.70
(g) Class A-IO	0.00000000%	0.00
Opening Subordinated Class M & B Certificate Balances as reported on the prior Monthly Master Servicer Report:		
(a) Class M-1	30.87417921%	16,687,493.86
(b) Class M-2	42.39356642%	17,932,478.60
(c) Class B	21.93997469%	8,249,430.49

42,869,402.94

IV Principal Distribution Amount

1(a).	Basic Principal Amount	No.	Amount
	(a) Stated principal collected		204,730.18
	(b) Principal Prepayments	5	82,155.53
	(c) Liquidation Proceeds		24,788.88
	(d) Repurchased Mortgage Loans	0	0.00
	(e) Substitution Adjustment related to Principal		0.00
	(f) Amount Transferred from Pre-Funding Account		0.00
	Total Principal Distribution		311,674.59
1(b).	Subordination Increase Amount		38,982.89
2(a).	Class A Principal Distribution Amount:		
		Per \$ 1,000	
	(a) Class A-1	0.00000000	0.00
	(b) Class A-2	0.00000000	0.00
	(c) Class A-3	0.00000000	0.00
	(d) Class A-4	0.00000000	0.00
	(e) Class A-5	10.37127118	342,770.51
	(f) Class A-6		
	(a) Class A-6 Lockout Percentage	300.00%	
	(b) Class A-6 Lockout Distribution Amount **	0.08390389	7,886.97
2(b).	Class M & B Principal Distribution Amount :		
	1. Class M-1	0.00000000	0.00
	2. Class M-2	0.00000000	0.00
	3. Class B	0.00000000	0.00
2(c)	Class M & B Applied Realized Losses:		
	1. Class M-1	0.00000000	0.00
	2. Class M-2	0.00000000	0.00
	3. Class B	1.26121628	47,421.73

Ending Senior Class A Certificate Balances after distributions of principal on this Monthly Master Servicer Report:

	Factor %	Amount
(a) Class A-1	0.00000000%	0.00
(b) Class A-2	0.00000000%	0.00
(c) Class A-3	0.00000000%	0.00
(d) Class A-4	0.00000000%	0.00
(e) Class A-5	42.27579138%	13,972,149.05
(f) Class A-6	0.10664592%	100,247.17
		14,072,396.22
(g) Class A-IO	0.00000000%	0.00

Ending Subordinated Class M & B Certificate Balances after distributions of principal on this Monthly Master Servicer Report:

(a) Class M-1	30.87417921%	16,687,493.86
(b) Class M-2	42.39356642%	17,932,478.60
(c) Class B	21.81385307%	8,202,008.75
		42,821,981.21

V Interest Distribution Amount

Fixed Rate Certificates

(b) Fixed Rate Certificates applicable Pass-Through Rate	
1. Class A-1	2.68625%
2. Class A-2	2.35000%
3. Class A-3	2.79000%
4. Class A-4	4.43000%
5. Class A-5	5.48000%
6. Class A-6	4.56000%
7. Class A-IO	5.00000%
8. Class M-1	5.17000%
9. Class M-2	5.56000%
10. Class B	6.00000%

INTEREST REMITTANCE AMOUNT

1. Interest collected on Mortgage Loans	338,949.71
2. Interest advanced on Mortgage Loans	-
3. Compensating Interest on Mortgage Loans	-
4. Substitution Adjustment interest	-
5. Purchase Price interest on repurchased accounts	-
6. Liquidation Proceeds interest portion	-
7. Investment Earning in the Pre-Funding Account	-
TOTAL INTEREST REMITTANCE AMOUNT	338,949.71

Current Interest Requirement

1.	Class A-1 @ applicable Pass-Through Rate	-
2.	Class A-2 @ applicable Pass-Through Rate	-
3.	Class A-3 @ applicable Pass-Through Rate	-
4.	Class A-4 @ applicable Pass-Through Rate	-
5.	Class A-5 @ applicable Pass-Through Rate	65,371.47
6.	Class A-6 @ applicable Pass-Through Rate	410.91
7.	Class A-IO @ applicable Pass-Through Rate	-
8.	Class M-1 @ applicable Pass-Through Rate	71,895.29
9.	Class M-2 @ applicable Pass-Through Rate	83,087.15
10.	Class B @ applicable Pass-Through Rate	41,247.15

Class Interest Carryover Shortfall

1.	Class A-1	-
2.	Class A-2	-
3.	Class A-3	-
4.	Class A-4	-
5.	Class A-5	-
6.	Class A-6	-
7.	Class A-IO	-
8.	Class M-1	-
9.	Class M-2	-
10.	Class B	-

Certificates Interest Distribution Amount

	Per \$ 1,000	
1.	Class A-1	0.00000000
2.	Class A-2	0.00000000
3.	Class A-3	0.00000000
4.	Class A-4	0.00000000
5.	Class A-5	1.97795661
6.	Class A-6	0.00437138
7.	Class A-IO	0.00000000
8.	Class M-1	1.33016255
9.	Class M-2	1.96423524
10.	Class B	1.09699873

-
-
-
-
65,371.47
410.91
-
71,895.29
83,087.15
41,247.15

VI Credit Enhancement Information

Total

(a) Senior Enhancement Percentage	75.35%
(b) OC Spread Holiday in effect?	NO
(c) Overcollateralization Amount:	
1. Opening Overcollateralization Amount	0.00
2. Ending Overcollateralization Amount	0.00
3. Required Overcollateralization Amount	9,577,170.39
4. Subordination Deficiency	9,577,170.39
5. Excess Overcollateralization Amount	0.00

VII Trigger Information

1. (a) 60+ Delinquency Percentage	12.01%
(b) Delinquency Event in effect (Rolling Three Month > 45% of Sr. Enhancement) ?	NO

2. (a) Cumulative Loss Percentage	8.00%
(b) Applicable Loss Percentage for current Distribution	6.25%
(c) Cumulative Loss Trigger Event in effect	YES

VIII Pool Information	No.	Amount
(a) Closing Mortgage Loan Principal Balance:	997	56,894,377.43
(b) Principal Balance of Balloon Mortgage Loans	0	0.00
(c) Weighted Average Mortgage Rate:		6.757%
(d) Weighted Average Net Mortgage Rate:		6.262%
(e) Net Weighted Average Coupon Cap:		6.262%
(f) Net Weighted Average Coupon Cap for A-1 Class only		5.871%
(g) Weighted Average Remaining Maturity:		163.77
(h) Weighted Average Original Maturity:		321.03

IX Delinquency Information	No.	%	Amount
A. Fixed Rate Mortgage Loans:			
(a) Delinquent Contracts:			
1. 31 - 59 Day Accounts	58	5.47%	3,110,104.34
2. 60 - 89 Day Accounts	28	3.28%	1,867,497.74
3. 90+ Day Accounts	71	7.59%	4,320,103.15
(b) Mortgage Loans - In Foreclosure (already included in the above delinquent buckets)	38	4.23%	2,407,846.63
(c) REO Property Accounts	14	1.77%	1,005,515.26

X Realized Losses	No.	Amount
1. (a) Gross Realized Losses during the period	3	111,193.50
(b) Realized Losses during the period		86,404.62
(c) Cumulative Gross Realized Losses	1,656	113,990,249.42
(d) Cumulative Realized Losses		75,210,421.66
(e) Cumulative Applied Realized Losses		
i. Class B		11,492,466.92
ii. Class M-1		0.00
iii. Class M-2		0.00

XI Miscellaneous Information		
1. (a) Monthly Master Servicer Fee		
i. Monthly Servicing Fee		23,871.86
ii. Mortgage Fees		0.00
iii. Certificate Account Investment Earnings		83.14
(b) Amount of prior unpaid Master Servicing Fees paid with this distribution		0.00
(c) Total Master Servicing Fees paid with this distribution		23,955.00
(d) Amount of unpaid Master Servicing Fees as of this distribution		0.00
2. (a) Opening Master Servicer Advance Balance		534,452.25
(b) Current Advance (exclusive of Compensating Interest)		324,866.71
(c) Reimbursement of prior Master Servicer Advances		(337,509.43)
(d) Ending Master Servicer Advance Balance		521,809.53
3. Current period Compensating Interest		0.00
4. (a) Stepdown Date in effect ?	NO	
5. Aggregate principal balance of Subsequent Mortgage Loans purchased by the Trust on the related Distribution Date:		0.00
6. (a) Beginning Amount of the Pre-Funding Account		0.00
6. (b) Principal Balance Purchased by the Trust		0.00
6. (c) Pre-Funding Balance after the above Purchase (6b) to be paid as an additional principal to the Noteholders.		0.00
6. (d) Ending Amount of the Pre-Funding Account		0.00
(d) Amount of Investment Earnings in the Pre-Funding Account		0.00
7. Aggregate principal balance of Subsequent Mortgage Loans (during Funding Period)	1,205	120,916,357.55