Edgar Filing: RYAN JOHN R - Form 4

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Form 4										
July 21, 2005	Washington, D.C. 20549								PPROVAL 3235-0287	
Check this if no longe subject to Section 16 Form 4 or Form 5 obligation may contin <i>See</i> Instruct 1(b).	5. Filed purs snue. Section 17(a	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 20(h) of the Investment Company Act of 1940							January 31 Expires: 200 Estimated average burden hours per response 0.4	
(Print or Type R	esponses)									
RYAN JOHN R Symbol			uer Name and I BROUP INC		Fradin	g	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
1 CIT DRIVE (Month/Da 07/19/20 (Street) 4. If Amen			 3. Date of Earliest Transaction (Month/Day/Year) 07/19/2005 4. If Amendment, Date Original Filed(Month/Day/Year) 				X_ Director 10% Owner Officer (give title Other (specify below)			
(City)	(State)	(Zip) Ta	ble I - Non-D	erivative S	ecuri	ties Ac	quired, Disposed o	f, or Beneficia	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	e 2A. Deemed Execution Date, any (Month/Day/Ye:	Code	4. Securi onAcquired Disposed (Instr. 3,	(A) o of (D))	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock	07/19/2005		Code V A	Amount 349 (1)	(D) A	Price (2)	1,007	D		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative	2. Conversion	3. Transaction Date (Month/Day/Year)		4. Transacti	5. orNumb	per	6. Date Exerc		7. Title Amou		8. Price of Derivative	9. Nu Deriv
Security (Instr. 3)	or Exercise Price of Derivative Security	(Month/Day/Tear)	(Month/Day/Year)	Code (Instr. 8)	of Deriva Securi Acqui (A) or Dispos of (D) (Instr.	1			Under Securi	lying	Security (Instr. 5)	Secur Bene Owno Follo Repo Trans (Instr
				Code V	(A) ((D)	Date Exercisable	Expiration Date		Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
RYAN JOHN R 1 CIT DRIVE LIVINGSTON, NJ 07039	Х							
Signatures								
James P. Shanahan, Attorney-in-Fact		07/21/200	5					
**Signature of Reporting Person		Date						

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Shares fully vest on 7/19/2006.
- (2) Filer elected to receive stock in lieu of cash compensation representing a portion of filer's pro-rated annual retainer.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.