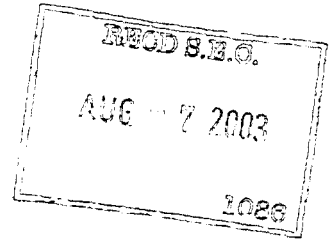




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**FORM SE**

**FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS**

Bear Stearns Asset Backed Securities, Inc.  
Exact Name of Registrant As Specified In Charter

0000946812  
Registrant CIK Number

Form 8-K dated August 7, 2003  
Electronic Report, Schedule or Registration Statement of  
which the documents are a part (give period of report)

No. 333-91334  
SEC File Number, if available


\_\_\_\_\_  
Name of Person Filing the Document (If Other than the Registrant)

**SIGNATURES**

**Filings Made by the Registrant:**

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of New York, State of New York, on August \_\_\_\_, 2003.

BEAR STEARNS ASSET BACKED SECURITIES, INC.  
(Registrant)

By:   
Name: Jonathan Lieberman  
Title: Senior Managing Director

**PROCESSED**

AUG 08 2003

THOMSON  
FINANCIAL

**Filings Made by Person Other Than the Registrant:**

After reasonable inquiry and to the best of my knowledge and belief, I certify on \_\_\_\_\_, 20\_\_ , that the information set forth in this statement is true and complete.

By: \_\_\_\_\_  
Name:  
Title:

*W*

**SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

**Form 8-K**

**Current Report Pursuant to Section 13 or 15(d) of  
The Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): August 7, 2003**

**Bear Stearns Asset Backed Securities, Inc.**

(Exact name of registrant specified in Charter)

**Delaware**

(State or other jurisdiction of  
incorporation)

**333-91334**

(Commission File Number)

**13-3836437**

(IRS Employer Identification No.)

**383 Madison Avenue  
New York, NY**

(Address of principal executive offices)

**10179**

Zip Code

**Registrant's telephone, including area code: (212) 272-2000**

**Not Applicable**

(Former name and former address, if changed since last report)

ITEM 5. Other Events

Filing of Computational Materials

In connection with the proposed offering of the Bear Stearns Asset Backed Securities, Inc., Irwin Whole Loan Home Equity Trust 2003-C, Home Equity Loan-Backed Notes, Series 2003-C (the "Notes"), Bear, Stearns & Co. Inc., as the underwriter (the "Underwriter"), has prepared certain materials (the "Computational Materials") for distribution to its potential investors. Although Bear Stearns Asset Backed Securities, Inc. (the "Company") provided the Underwriter with certain information regarding the characteristics of the mortgage loans (the "Mortgage Loans") in the related portfolio, the Company did not participate in the preparation of the Computational Materials.

For purposes of this Form 8-K, "Computational Materials" shall mean the Series 2003-C term sheet, computer generated tables and/or charts displaying, with respect to the Notes, any of the following: yield; average life; duration, expected maturity; interest rate sensitivity; loss sensitivity; cash flow characteristics; background information regarding the Mortgage Loans; the proposed structure; decrement tables; or similar information (tabular or otherwise) of a statistical, mathematical, tabular or computational nature. The Computational Materials are attached hereto as Exhibit 99.1.

ITEM 7. Financial Statements and Exhibits

(a) Not applicable.

(b) Not applicable.

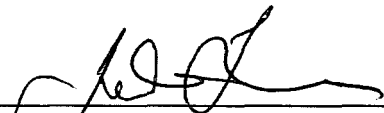
(c) Exhibits:

99.1 The Irwin Whole Loan Home Equity Trust 2003-C Computational Materials, filed on Form 8-K dated August 7, 2003

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: AUGUST 7, 2003

BEAR STEARNS ASSET BACKED SECURITIES, INC.

By:   
Name: Jonathan Lieberman  
Title: Senior Managing Director

INDEX TO EXHIBITS

Paper (P) or  
Exhibit No.

Description

Paper (P) or  
Electronic (E)

(99.1)

The Irwin Whole Loan  
Home Equity Trust 2003-C  
Computational Materials,  
filed on Form 8-K dated  
August 7, 2003

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