



04050000



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

Bear Stearns Asset Backed Securities I LLC
Exact Name of Registrant as Specified in Charter
Form 8-K, November 12, 2004, Series 2004-HE10


0001283557
Registrant CIK Number
333-113636

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

PROCESSED
NOV 18 2004 E
THOMSON
FINANCIAL

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

BEAR STEARNS ASSET BACKED SECURITIES
I LLC

By: 
Name: Baron Silverstein
Title: Vice President

Dated: November 12, 2004

**IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS
BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.**

EXHIBIT INDEX

| <u>Exhibit No.</u> | <u>Description</u> | <u>Format</u> |
|--------------------|------------------------|---------------|
| 99.1 | Collateral Term Sheets | P* |

* The Collateral Term Sheets have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

Deal Name: BSABS 2004-HE10

| | # of Loans | Balance | WAC | WARM | FICO | LTV |
|----------------|------------|----------------|---------|------|--------|-------|
| RATE | | | | | | |
| 10.01-10.5 | 142 | 8,001,918.36 | 10.3072 | 265 | 629 | 89.6 |
| 10.501-11 | 166 | 8,598,569.82 | 10.8445 | 238 | 615 | 93.07 |
| 11.001-11.5 | 92 | 3,893,617.25 | 11.2618 | 227 | 634 | 99.17 |
| 11.501-12 | 78 | 2,645,632.25 | 11.8229 | 259 | 604 | 94.7 |
| 12.001-12.5 | 30 | 713,973.42 | 12.2397 | 177 | 619 | 96.6 |
| Balance | | | | | | |
| 0-24,999 | 164 | 2,977,066.10 | 10.992 | 184 | 641 | 97.89 |
| 25-49,999 | 378 | 14,192,187.18 | 10.1408 | 237 | 634 | 92.52 |
| 50-74,999 | 433 | 27,304,573.18 | 8.7666 | 314 | 619 | 84.82 |
| 400K-500K | 125 | 55,961,098.70 | 6.8675 | 357 | 617 | 80.93 |
| 500K-600K | 21 | 11,305,681.75 | 7.138 | 357 | 615 | 74.8 |
| 600K-700K | 10 | 6,437,875.01 | 6.8816 | 357 | 647 | 77.02 |
| 700K-800K | 3 | 2,161,361.65 | 7.0081 | 358 | 631 | 81.37 |
| 800K+ | 2 | 1,759,947.06 | 6.3971 | 325 | 697 | 69.52 |
| FICO | | | | | | |
| 475-500 | 0 | 0.00 | 0 | 0 | 0 | 0 |
| 500-525 | 116 | 17,361,975.53 | 8.3704 | 356 | 515 | 74.46 |
| 526-550 | 311 | 51,818,460.50 | 8.0928 | 357 | 539 | 76.12 |
| 550-575 | 379 | 67,181,280.43 | 7.6726 | 355 | 563 | 77.55 |
| 575-599 | 643 | 98,884,266.95 | 7.5996 | 350 | 589 | 82.38 |
| 600-625 | 729 | 114,806,351.63 | 7.3654 | 349 | 613 | 82.51 |
| 625-650 | 680 | 101,551,002.44 | 7.3691 | 345 | 638 | 83.57 |
| 650+ | 1,153 | 182,238,926.43 | 7.0929 | 343 | 689 | 83.46 |
| LTV | | | | | | |
| 80-84 | 367 | 62,793,333.93 | 7.4364 | 355 | 604 | 84.37 |
| 85-89 | 671 | 118,421,888.70 | 7.4235 | 354 | 621 | 89.61 |
| 90-94 | 285 | 40,116,832.99 | 7.9178 | 351 | 642 | 94.56 |
| 95-99 | 785 | 60,721,026.75 | 9.1276 | 301 | 646 | 99.78 |
| 2nd Home | 52 | 9,013,194.64 | 7.2492 | 352 | 642 | 81.22 |
| Invest Prop | 347 | 46,996,704.52 | 7.5894 | 350 | 645 | 81.53 |
| Cashout | 1,961 | 352,441,540.54 | 7.3657 | 351 | 607 | 78.59 |
| Refi rate term | 285 | 46,059,713.88 | 7.1499 | 347 | 625 | 80.99 |
| DOC | | | | | | |
| Stated Doc | 1,064 | 189,694,075.23 | 7.6689 | 351 | 626 | 79.35 |
| Reduced Doc | 61 | 10,831,145.65 | 7.3434 | 342 | 622 | 81.44 |
| Silent 2nds | 841 | 141,210,503.80 | 7.0078 | 353 | 644 | 80.78 |
| IO Loans | 507 | 112,157,980.35 | 7.0239 | 357 | 639.78 | 82.83 |
| Balloon Loans | 393 | 17,550,015.80 | 10.39 | 177 | 653 | 98.39 |
| 2-4 Fam | 224 | 44,300,133.40 | 7.4631 | 353 | 615.65 | 78.26 |

| | | | | | | |
|----------|-------|----------------|---------|-----|-----|-------|
| MH Loans | 0 | 0.00 | 0 | 0 | 0 | 0 |
| Call | 777 | 182,203,755.20 | 7.0409 | 350 | 626 | 77.27 |
| DTI > 40 | 2,282 | 371,539,240.64 | 7.47833 | 348 | 618 | 82.34 |

| % of full doc | % of owner Occ | SF | % Cash out/refi | DTI | 2nd Liens |
|---------------|-------------------|-------|--------------------|-------|-----------|
| 51.42 | 96.13 | 81.64 | 45.73 | 40.34 | 57.45 |
| 47.25 | 99.8 | 75.68 | 29.84 | 40.71 | 73.28 |
| 46.92 | 97.83 | 76.56 | 5.62 | 43.18 | 91.42 |
| 75.31 | 95.69 | 67.1 | 28.93 | 42.47 | 87.04 |
| 51.7 | 86.82 | 75.49 | 19.53 | 38.83 | 95.04 |
| 72.3 | 95.62 | 78.05 | 13.46 | 40.12 | 99.17 |
| 69.59 | 94.22 | 78.77 | 33.73 | 39.99 | 75.15 |
| 73.93 | 83.99 | 85.65 | 43.49 | 37.88 | 22.2 |
| 64 | 93.55 | 70.59 | 61.27 | 41.3 | 0 |
| 46.7 | 90.94 | 70.55 | 66.73 | 38.14 | 0 |
| 51.08 | 100 | 49.68 | 59.09 | 38.27 | 0 |
| 66.72 | 100 | 66.72 | 100 | 18.45 | 0 |
| 100 | 54.3 | 100 | 100 | 44.77 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| 65.67 | 99.4 | 76.04 | 84.06 | 40.25 | 0.19 |
| 63.83 | 95.72 | 79.8 | 82.93 | 41.98 | 0.04 |
| 70.29 | 95.39 | 76.56 | 75.21 | 40.5 | 0.48 |
| 71.55 | 95.14 | 77.65 | 59.38 | 40.83 | 3.31 |
| 67.06 | 91.53 | 77.98 | 58.03 | 40.33 | 4.07 |
| 58.73 | 88.14 | 73.47 | 49.39 | 39.95 | 6.21 |
| 52.07 | 86.82 | 75.63 | 37.78 | 39.71 | 6.59 |
| 70.75 | 85.91 | 81.54 | 73.66 | 40.04 | 0.77 |
| 70.63 | 85.19 | 76.39 | 56.12 | 40.64 | 0.72 |
| 66.84 | 89.82 | 80.54 | 43.46 | 41.19 | 2.66 |
| 73.19 | 98.71 | 77.98 | 22.63 | 41.53 | 39.03 |
| 65.23 | 0 | 67.78 | 25.85 | 38.53 | 0.97 |
| 65.86 | 0 | 62.45 | 48.73 | 37.8 | 0.51 |
| 65.07 | 92.84 | 78.82 | 100 | 40.15 | 1.54 |
| 68.36 | 92.73 | 79.08 | 0 | 39.64 | 1.78 |
| 0 | 91.16 | 75.49 | 54.64 | 40.12 | 3.42 |
| 0 | 94.86 | 78.79 | 61.69 | 39.23 | 7.73 |
| 59.47 | 93.84 | 72.87 | 16.33 | 40.85 | 2.07 |
| 57.1 | 95.94 | 74.18 | 37.5 | 39.66 | 0 |
| 57.28 | 98.88 | 77.52 | 19.06 | 41.46 | 95.8 |
| 59.08 | 74.96 | 0 | 64.75 | 41.33 | 2.82 |

| | | | | | |
|-------|-------|-------|-------|-------|------|
| 0 | 0 | 0 | 0 | 0 | 0 |
| 43600 | 72600 | 63100 | 50300 | 40.72 | 3.48 |
| 63.53 | 92.93 | 75.79 | 54.49 | 46.33 | 4.77 |

Deal Name: BSABS 2004-HE10

| | # of Loans | Balance | WAC | WARM | FICO | LTV |
|----------------|------------|----------------|---------|------|--------|-------|
| RATE | | | | | | |
| 10.01-10.5 | 142 | 8,001,918.36 | 10.3072 | 265 | 629 | 89.6 |
| 10.501-11 | 166 | 8,598,569.82 | 10.8445 | 238 | 615 | 93.07 |
| 11.001-11.5 | 92 | 3,893,617.25 | 11.2618 | 227 | 634 | 99.17 |
| 11.501-12 | 78 | 2,645,632.25 | 11.8229 | 259 | 604 | 94.7 |
| 12.001-12.5 | 30 | 713,973.42 | 12.2397 | 177 | 619 | 96.6 |
| Balance | | | | | | |
| 0-24,999 | 164 | 2,977,066.10 | 10.992 | 184 | 641 | 97.89 |
| 25-49,999 | 378 | 14,192,187.18 | 10.1408 | 237 | 634 | 92.52 |
| 50-74,999 | 433 | 27,304,573.18 | 8.7666 | 314 | 619 | 84.82 |
| 400K-500K | 125 | 55,961,098.70 | 6.8675 | 357 | 617 | 80.93 |
| 500K-600K | 21 | 11,305,681.75 | 7.138 | 357 | 615 | 74.8 |
| 600K-700K | 10 | 6,437,875.01 | 6.8816 | 357 | 647 | 77.02 |
| 700K-800K | 3 | 2,161,361.65 | 7.0081 | 358 | 631 | 81.37 |
| 800K+ | 2 | 1,759,947.06 | 6.3971 | 325 | 697 | 69.52 |
| FICO | | | | | | |
| 475-500 | 0 | 0.00 | 0 | 0 | 0 | 0 |
| 500-525 | 116 | 17,361,975.53 | 8.3704 | 356 | 515 | 74.46 |
| 526-550 | 311 | 51,818,460.50 | 8.0928 | 357 | 539 | 76.12 |
| 550-575 | 379 | 67,181,280.43 | 7.6726 | 355 | 563 | 77.55 |
| 575-599 | 643 | 98,884,266.95 | 7.5996 | 350 | 589 | 82.38 |
| 600-625 | 729 | 114,806,351.63 | 7.3654 | 349 | 613 | 82.51 |
| 625-650 | 680 | 101,551,002.44 | 7.3691 | 345 | 638 | 83.57 |
| 650+ | 1,153 | 182,238,926.43 | 7.0929 | 343 | 689 | 83.46 |
| LTV | | | | | | |
| 80-84 | 367 | 62,793,333.93 | 7.4364 | 355 | 604 | 84.37 |
| 85-89 | 671 | 118,421,888.70 | 7.4235 | 354 | 621 | 89.61 |
| 90-94 | 285 | 40,116,832.99 | 7.9178 | 351 | 642 | 94.56 |
| 95-99 | 785 | 60,721,026.75 | 9.1276 | 301 | 646 | 99.78 |
| 2nd Home | 52 | 9,013,194.64 | 7.2492 | 352 | 642 | 81.22 |
| Invest Prop | 347 | 46,996,704.52 | 7.5894 | 350 | 645 | 81.53 |
| Cashout | 1,961 | 352,441,540.54 | 7.3657 | 351 | 607 | 78.59 |
| Refi rate term | 285 | 46,059,713.88 | 7.1499 | 347 | 625 | 80.99 |
| DOC | | | | | | |
| Stated Doc | 1,064 | 189,694,075.23 | 7.6689 | 351 | 626 | 79.35 |
| Reduced Doc | 61 | 10,831,145.65 | 7.3434 | 342 | 622 | 81.44 |
| Silent 2nds | 841 | 141,210,503.80 | 7.0078 | 353 | 644 | 80.78 |
| IO Loans | 507 | 112,157,980.35 | 7.0239 | 357 | 639.78 | 82.83 |
| Balloon Loans | 393 | 17,550,015.80 | 10.39 | 177 | 653 | 98.39 |
| 2-4 Fam | 224 | 44,300,133.40 | 7.4631 | 353 | 615.65 | 78.26 |

| | | | | | | |
|----------|-------|----------------|---------|-----|-----|-------|
| MH Loans | 0 | 0.00 | 0 | 0 | 0 | 0 |
| Cali | 777 | 182,203,755.20 | 7.0409 | 350 | 626 | 77.27 |
| DTI > 40 | 2,282 | 371,539,240.64 | 7.47833 | 348 | 618 | 82.34 |

| % of full doc | % of owner Occ | SF | % Cash out/refi | DTI | 2nd Liens |
|---------------|-------------------|-------|--------------------|-------|-----------|
| 51.42 | 96.13 | 81.64 | 45.73 | 40.34 | 57.45 |
| 47.25 | 99.8 | 75.68 | 29.84 | 40.71 | 73.28 |
| 46.92 | 97.83 | 76.56 | 5.62 | 43.18 | 91.42 |
| 75.31 | 95.69 | 67.1 | 28.93 | 42.47 | 87.04 |
| 51.7 | 86.82 | 75.49 | 19.53 | 38.83 | 95.04 |
| 72.3 | 95.62 | 78.05 | 13.46 | 40.12 | 99.17 |
| 69.59 | 94.22 | 78.77 | 33.73 | 39.99 | 75.15 |
| 73.93 | 83.99 | 85.65 | 43.49 | 37.88 | 22.2 |
| 64 | 93.55 | 70.59 | 61.27 | 41.3 | 0 |
| 46.7 | 90.94 | 70.55 | 66.73 | 38.14 | 0 |
| 51.08 | 100 | 49.68 | 59.09 | 38.27 | 0 |
| 66.72 | 100 | 66.72 | 100 | 18.45 | 0 |
| 100 | 54.3 | 100 | 100 | 44.77 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| 65.67 | 99.4 | 76.04 | 84.06 | 40.25 | 0.19 |
| 63.83 | 95.72 | 79.8 | 82.93 | 41.98 | 0.04 |
| 70.29 | 95.39 | 76.56 | 75.21 | 40.5 | 0.48 |
| 71.55 | 95.14 | 77.65 | 59.38 | 40.83 | 3.31 |
| 67.06 | 91.53 | 77.98 | 58.03 | 40.33 | 4.07 |
| 58.73 | 88.14 | 73.47 | 49.39 | 39.95 | 6.21 |
| 52.07 | 86.82 | 75.63 | 37.78 | 39.71 | 6.59 |
| 70.75 | 85.91 | 81.54 | 73.66 | 40.04 | 0.77 |
| 70.63 | 85.19 | 76.39 | 56.12 | 40.64 | 0.72 |
| 66.84 | 89.82 | 80.54 | 43.46 | 41.19 | 2.66 |
| 73.19 | 98.71 | 77.98 | 22.63 | 41.53 | 39.03 |
| 65.23 | 0 | 67.78 | 25.85 | 38.53 | 0.97 |
| 65.86 | 0 | 62.45 | 48.73 | 37.8 | 0.51 |
| 65.07 | 92.84 | 78.82 | 100 | 40.15 | 1.54 |
| 68.36 | 92.73 | 79.08 | 0 | 39.64 | 1.78 |
| 0 | 91.16 | 75.49 | 54.64 | 40.12 | 3.42 |
| 0 | 94.86 | 78.79 | 61.69 | 39.23 | 7.73 |
| 59.47 | 93.84 | 72.87 | 16.33 | 40.85 | 2.07 |
| 57.1 | 95.94 | 74.18 | 37.5 | 39.66 | 0 |
| 57.28 | 98.88 | 77.52 | 19.06 | 41.46 | 95.8 |
| 59.08 | 74.96 | 0 | 64.75 | 41.33 | 2.82 |

| | | | | | |
|-------|-------|-------|-------|-------|------|
| 0 | 0 | 0 | 0 | 0 | 0 |
| 43600 | 72600 | 63100 | 50300 | 40.72 | 3.48 |
| 63.53 | 92.93 | 75.79 | 54.49 | 46.33 | 4.77 |

| | Deal Name | Data | |
|-----------------------------------|----------------------------|-------------------|---------|
| <u>Collateral Characteristics</u> | Pool Balance | \$ 633,842,263.91 | |
| | # of Loans | # 4011 | |
| | Avg Prin Balance | \$ 158,025.99 | |
| | WAC | % 7.444 | |
| | WA Net Rate | % 6.941 | |
| | WAM | # 348 | |
| | Seasoning | # 3 | |
| | Second Liens | % 4.2 | |
| | WA CLTV | % 81.66 | |
| | WA FICO | # 621 | |
| | Prepay Penalties | % 78.56 | |
| | <u>Arm Characteristics</u> | WAC (Arms only) | % 7.352 |
| | | WAM (Arms only) | # 358 |
| | | WA Margin | % 6.504 |
| WA Initial Cap | | % 2.896 | |
| WA Periodic Cap | | % 1.222 | |
| WA Cap | | % 13.749 | |
| WA Months to Roll | | # 23 | |
| <u>Loan Type</u> | | Fixed | % 21.72 |
| | | Balloons | % 2.77 |
| | | 2/28 Arms | % 66.53 |
| | 3/27 Arms | % 11.75 | |
| | Other Hybrid Arms | % 0.25 | |
| <u>Index</u> | 1-Month LIBOR | % 0 | |
| | 6-Month LIBOR | % 78.52 | |
| | Other Index | % 0 | |
| <u>Loan Purpose</u> | Purchase | % 37.13 | |
| | Cash-Out Refi | % 55.6 | |
| | Rate-Term Refi | % 7.27 | |
| | Debt Consolidation | % 0 | |
| <u>Occupancy Status</u> | Owner | % 91.16 | |
| | Second Home | % 1.42 | |
| | Investor | % 7.41 | |
| | <u>Property Type</u> | Single Family | % 76.48 |
| 2-4 Family | | % 6.99 | |
| PUD | | % 12.09 | |
| MH | | % 0 | |
| Condo | | % 4.44 | |
| <u>Doc Type</u> | Full Doc | % 62.16 | |
| | Stated Doc | % 29.93 | |
| | Limited Doc | % 1.71 | |
| | No Doc | % 0.72 | |
| <u>MI Data</u> | MI Flag | Y/N N | |
| | % of Pool Covered | % 0 | |
| <u>FICO Distribution</u> | Effective LTV | % | |
| | FICO <460 | % N/A | |
| | FICO 460-479 | % N/A | |
| | FICO 480-499 | % N/A | |

Please populate column D (&E) characteristics in Column B.
- For values in currency format,
- For values in percentage form places and omit %.
- For WAC Net Rate, subtract s initial MI fee.
- For MI Flag, Y or N.

| | | |
|--------------|---|-------|
| FICO 500-519 | % | 1.84 |
| FICO 520-539 | % | 4.83 |
| FICO 540-559 | % | 8.30 |
| FICO 560-579 | % | 8.15 |
| FICO 580-599 | % | 12.83 |
| FICO 600-619 | % | 14.94 |
| FICO 620-639 | % | 13.56 |
| FICO 640-659 | % | 12.11 |
| FICO 660-679 | % | 9.63 |
| FICO 680-699 | % | 5.25 |
| FICO 700-719 | % | 3.19 |
| FICO 720-739 | % | 2.18 |
| FICO 740-759 | % | 1.79 |
| FICO >760 | % | 1.40 |

LTV Distribution

| | | |
|---------------|---|-------|
| LTV <20 | % | 0.03 |
| LTV 20.01-30 | % | 0.14 |
| LTV 30.01-40 | % | 0.60 |
| LTV 40.01-50 | % | 1.42 |
| LTV 50.01-60 | % | 3.07 |
| LTV 60.01-70 | % | 8.76 |
| LTV 70.01-80 | % | 41.48 |
| LTV 80.01-90 | % | 28.59 |
| LTV 90.01-100 | % | 15.91 |
| LTV >100 | % | |

Loan Balance Distribution

| | | Data | Data |
|----------------------|-------|------|-------|
| \$ 0-25,000 | # & % | 164 | 0.47 |
| \$ 25,001-50,000 | # & % | 378 | 2.24 |
| \$ 50,001-75,000 | # & % | 433 | 4.31 |
| \$ 75,001-100,000 | # & % | 455 | 6.31 |
| \$ 100,001-150,000 | # & % | 897 | 17.54 |
| \$ 150,001-200,000 | # & % | 589 | 16.18 |
| \$ 200,001-250,000 | # & % | 383 | 13.57 |
| \$ 250,001-300,000 | # & % | 243 | 10.51 |
| \$ 300,001-350,000 | # & % | 194 | 9.90 |
| \$ 350,001-400,000 | # & % | 114 | 6.73 |
| \$ 400,001-450,000 | # & % | 76 | 5.10 |
| \$ 450,001-500,000 | # & % | 49 | 3.73 |
| \$ 500,001-550,000 | # & % | 12 | 0.97 |
| \$ 550,001-600,000 | # & % | 9 | 0.81 |
| \$ 600,001-650,000 | # & % | 7 | 0.70 |
| \$ 650,001-700,000 | # & % | 3 | 0.32 |
| \$ 700,001-750,000 | # & % | 3 | 0.34 |
| \$ 750,001-800,000 | # & % | 0 | 0.00 |
| \$ 800,001-850,000 | # & % | 1 | 0.13 |
| \$ 850,001-900,000 | # & % | 0 | 0.00 |
| \$ 900,001-950,000 | # & % | 0 | 0.00 |
| \$ 950,001-1,000,000 | # & % | 1 | 0.15 |
| > \$ 1,000,001 | # & % | 0 | 0.00 |

Geographic Distribution

| | | |
|----|---|-------|
| AK | % | 0.04 |
| AL | % | 1.05 |
| AR | % | 0.38 |
| AZ | % | 3.01 |
| CA | % | 28.75 |
| CO | % | 1.93 |
| CT | % | 1.82 |
| DC | % | 0.05 |
| DE | % | 0.38 |
| FL | % | 6.65 |
| GA | % | 5.53 |
| HI | % | 0.26 |
| IA | % | 0.04 |
| ID | % | 0.71 |
| IL | % | 5.13 |
| IN | % | 0.85 |
| KS | % | 0.26 |
| KY | % | 0.46 |
| LA | % | 0.49 |
| MA | % | 2.14 |
| MD | % | 3.39 |
| ME | % | 0.13 |
| MI | % | 1.57 |
| MN | % | 2.53 |
| MO | % | 0.59 |
| MS | % | 0.30 |
| MT | % | 0.05 |
| NC | % | 1.54 |
| ND | % | 0.01 |
| NE | % | 0.02 |
| NH | % | 0.40 |
| NJ | % | 5.36 |
| NM | % | 0.31 |
| NV | % | 1.52 |
| NY | % | 5.84 |
| OH | % | 1.07 |
| OK | % | 0.26 |
| OR | % | 2.20 |
| PA | % | 2.68 |
| RI | % | 0.61 |
| SC | % | 0.61 |
| SD | % | 0.00 |
| TN | % | 1.19 |
| TX | % | 1.61 |
| UT | % | 0.48 |
| VA | % | 2.62 |
| VT | % | 0.06 |
| WA | % | 2.16 |

| | | |
|----|---|------|
| WI | % | 0.64 |
| WV | % | 0.22 |
| WY | % | 0.10 |

) (&E) with the corresponding pool
B.
ormat, omit \$.
e format, provide data to 3 decimal
tract servicing fee, trustee fee, and