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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 22, 2004, Series 2004-AC7

0001283557-2
Registrant CIK Number
333-113636

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

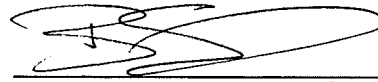
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NOV 26 2004
THOMSON
FINANCIAL

Handwritten initials

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 22, 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.

Capital Research Collateral Data Request

should sum to 100% --->	0.0%

should sum to 100% --->	0.0%

should sum to 100% --> 800 0%

should sum to 100% --->	0.0%
should sum to 100% --->	200.0%

581,442,845.61									
FICO & DOCS	Full Doc	Reduced Doc	Stated Doc	TOT BAL	WAC	AVG BAL	Wtd Av LTV		
FICO & DOCS									
N/A	49.12	0.00	6.19	0.78	6.7217	159,051	72.20		
500 - 549	100.00	0.00	0.00	0.09	7.3408	116,797	70.32		
550 - 599	43.86	0.00	28.16	3.68	6.6720	202,441	71.24		
600 - 649	18.14	0.00	39.45	20.40	6.8225	213,156	81.39		
650 - 699	20.18	0.00	36.60	31.50	6.6504	202,582	80.53		
700 - 749	26.74	0.00	31.19	26.46	6.5607	230,848	81.90		
750 - 799	31.11	0.00	28.16	16.47	6.3712	263,926	74.00		
800 +	7.23	0.00	43.46	0.61	6.2429	232,096	72.13		
TOTAL	24.39	0.00	33.82	100.00	6.6152	219,906	79.52		
LTV & FICO	500-549.99	550-599.99	600-649.99	650-699.99	700-749.99	750-799.99	> 800	TOT BAL	AVG BAL
LTV & FICO									
20.01 - 25.00	0.00	0.00	0.00	85.14	0.00	14.86	0.00	0.09	117,455
25.01 - 30.00	0.00	0.00	6.46	0.00	23.99	69.55	0.00	0.41	154,654
30.01 - 35.00	0.00	0.00	7.60	44.11	8.53	37.24	0.00	1.22	322,254
35.01 - 40.00	0.00	0.00	12.93	30.26	0.00	56.82	0.00	0.68	223,984
40.01 - 45.00	0.00	44.99	3.87	11.07	36.12	3.95	0.00	0.83	219,567
45.01 - 50.00	0.00	0.56	1.92	28.25	29.39	30.16	5.30	2.57	377,109
50.01 - 55.00	0.00	17.38	3.73	27.37	27.10	24.42	0.00	1.39	203,468
55.01 - 60.00	0.00	2.15	10.97	29.89	11.30	45.69	0.00	6.84	410,975
60.01 - 65.00	0.00	6.13	20.14	36.38	21.15	12.99	3.21	7.32	307,149
65.01 - 70.00	0.95	1.73	32.53	30.52	26.34	7.93	0.00	6.74	265,955
70.01 - 75.00	0.00	10.59	25.38	19.37	21.24	15.60	0.00	6.02	217,811
75.01 - 80.00	0.05	2.76	19.67	30.85	31.86	14.31	0.35	46.08	220,645
80.01 - 85.00	0.00	0.00	23.17	41.34	33.14	2.34	0.00	1.57	189,205
85.01 - 90.00	0.00	3.25	24.36	36.59	25.78	9.17	0.85	9.80	157,874
90.01 - 95.00	0.00	0.73	28.99	35.84	21.73	11.44	0.00	7.95	155,650
95.01 - 100.00	0.00	9.35	0.00	50.05	0.00	40.60	0.00	0.50	148,250
TOTAL	0.09	3.68	20.40	31.50	26.46	16.47	0.61	100.00	219,906
BALANCE & FICO	500-549.99	550-599.99	600-649.99	650-699.99	700-749.99	750-799.99	> 800	TOT BAL	Wtd Avg
BALANCE & FICO									
0.00 - 25,000.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.01	90.00
25,000.01 - 50,000.00	0.00	2.90	10.59	60.51	20.55	5.45	0.00	0.50	80.78
50,000.01 - 75,000.00	1.19	0.00	22.95	32.58	24.17	15.30	1.35	2.04	78.35
75,000.01 - 100,000.00	0.00	1.83	17.04	48.55	21.99	9.72	0.00	3.52	78.20
100,000.01 - 125,000.00	0.00	5.62	20.92	34.90	24.88	12.88	0.81	5.51	82.06
125,000.01 - 150,000.00	0.00	5.12	22.49	31.17	24.72	14.44	0.76	7.38	81.40

150,000.01 - 200,000.00	0.44	4.59	22.01	33.69	25.72	11.01	0.41	14.58	78.13
200,000.01 - 225,000.00	0.00	3.86	16.58	34.73	28.21	14.05	1.33	6.25	79.66
225,000.01 - 250,000.00	0.00	10.44	23.61	35.49	23.30	7.15	0.00	5.04	80.40
250,000.01 - 275,000.00	0.00	6.45	27.72	27.53	19.13	16.97	0.00	4.68	79.72
275,000.01 - 300,000.00	0.00	6.95	27.29	30.95	17.18	14.03	0.00	3.15	77.03
300,000.01 - 325,000.00	0.00	2.95	45.47	23.19	19.81	8.58	0.00	4.15	80.10
325,000.01 - 350,000.00	0.00	4.74	18.58	37.16	23.31	16.21	0.00	5.48	72.99
350,000.01 - 375,000.00	0.00	4.60	18.60	27.68	25.68	21.13	2.30	5.92	76.92
375,000.01 - 400,000.00	0.00	5.60	19.32	25.09	27.77	22.22	0.00	5.32	73.35
400,000.01 - 425,000.00	0.00	0.00	15.58	15.66	53.36	15.41	0.00	2.03	72.45
425,000.01 - 450,000.00	0.00	0.00	15.96	52.77	26.13	5.14	0.00	3.16	72.35
450,000.01 - 475,000.00	0.00	0.00	18.07	9.05	72.88	0.00	0.00	1.92	79.28
475,000.01 - 500,000.00	0.00	0.00	24.71	37.36	25.21	12.71	0.00	2.96	70.29
500,000.01 - 525,000.00	0.00	0.00	0.00	28.77	28.62	42.62	0.00	1.36	73.50
525,000.01 - 550,000.00	0.00	0.00	12.34	24.84	24.90	25.05	12.87	1.61	68.50
550,000.01 - 575,000.00	0.00	0.00	0.00	28.38	43.08	28.54	0.00	1.48	66.19
575,000.01 - 600,000.00	0.00	0.00	21.96	33.35	33.41	11.29	0.00	2.01	71.79
600,000.01 - 625,000.00	0.00	0.00	39.91	0.00	39.88	20.21	0.00	1.17	74.70
625,000.01 - 650,000.00	0.00	0.00	19.80	20.14	19.95	40.11	0.00	2.42	70.00
675,000.01 - 700,000.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.26	69.95
725,000.01 - 750,000.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.28	60.00
750,000.01 - 775,000.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.29	49.21
775,000.01 - 800,000.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.30	58.18
800,000.00+	0.00	0.00	6.91	19.40	30.18	43.51	0.00	5.21	56.95
TOTAL	0.09	3.68	20.40	31.50	26.46	16.47	0.61	100.00	75.74

PREPAY & FICO									
PREPAY & FICO	500-549.99	550-599.99	600-649.99	650-699.99	700-749.99	750-799.99	> 800	TOT BAL	Wtd Avg
6 Months	0.00	0.00	0.00	51.54	48.46	0.00	0.00	0.32	67.70
12 Months	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.28	66.84
24 Months	0.00	0.00	38.42	27.91	22.35	11.31	0.00	3.23	77.94
30 Months	0.00	0.00	7.86	69.84	7.50	14.80	0.00	0.42	77.06
36 Months	0.00	0.00	23.98	45.35	17.61	13.06	0.00	6.89	78.70
60 Months	0.00	5.34	18.08	35.05	28.89	11.63	0.00	19.06	78.43
TOTAL	0.09	3.68	20.40	31.50	26.46	16.47	0.61	100.00	75.74

RATE & FICO									
RATE & FICO	500-549.99	550-599.99	600-649.99	650-699.99	700-749.99	750-799.99	> 800	TOT BAL	Wtd Avg LTV

5.000 - 5.499	0.00	0.00	0.00	17.63	20.19	62.18	0.00	2.40	56.42
5.500 - 5.999	0.00	4.12	13.19	30.77	26.94	22.38	1.66	10.91	69.53
6.000 - 6.499	0.00	2.79	16.80	30.59	27.95	20.69	0.50	34.34	72.55
6.500 - 6.999	0.00	5.24	23.64	32.87	26.05	10.56	0.99	26.59	77.38
7.000 - 7.499	0.70	1.83	22.78	34.21	31.92	7.80	0.00	12.57	80.93
7.500 - 7.999	0.00	6.40	28.63	31.24	20.31	11.42	0.00	7.77	83.59
8.000 - 8.499	0.00	0.00	34.74	29.18	19.01	17.07	0.00	3.23	84.76
8.500 - 8.999	0.00	8.79	34.04	24.82	18.44	12.57	0.00	1.65	87.34
9.000 - 9.499	0.00	0.00	25.65	74.35	0.00	0.00	0.00	0.52	87.28
9.500 - 9.999	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.01	90.00
TOTAL	0.09	3.68	20.40	31.50	26.46	16.47	0.61	100.00	75.74

RATE & LTV

RATE & LTV	10-19.99	20-29.99	30-39.99	40-49.99	50-59.99	60-69.99	70-79.99	80-89.99	90-99.99
5.000 - 5.499	0.00	0.00	24.57	7.80	30.76	11.47	4.77	20.63	0.00
5.500 - 5.999	0.00	0.69	1.80	3.10	14.85	27.62	18.81	28.89	4.24
6.000 - 6.499	0.00	0.82	2.61	2.59	7.42	20.72	18.06	42.11	5.67
6.500 - 6.999	0.00	0.46	0.80	2.92	5.16	7.50	27.68	38.33	17.07
7.000 - 7.499	0.00	0.17	0.00	0.51	2.72	4.60	19.85	48.94	22.64
7.500 - 7.999	0.00	0.00	0.00	0.00	0.70	2.84	10.42	51.05	34.60
8.000 - 8.499	0.00	0.00	0.00	0.00	0.00	9.38	7.43	32.61	43.34
8.500 - 8.999	0.00	0.00	0.00	0.00	6.29	0.00	6.81	24.74	59.42
9.000 - 9.499	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47.98	32.65
9.500 - 9.999	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
TOTAL	0.00	0.50	1.90	2.25	6.78	13.50	19.39	40.13	15.04

WAC	WA Margin	Reduced Doc	Stated Doc	Full Doc
5.6858	0.0000	0.00	0.00	0.00
6.3237	0.0000	0.00	74.52	0.00
5.9830	0.0000	0.00	44.84	35.28
5.8730	0.0000	0.00	22.51	31.23
6.3399	0.0000	0.00	34.13	15.53
6.1116	0.0000	0.00	49.15	25.57
6.4135	0.0000	0.00	20.88	0.00
6.0822	0.0000	0.00	29.19	15.07
6.3109	0.0000	0.00	29.17	17.43
6.5202	0.0000	0.00	24.59	12.01
6.4467	0.0000	0.00	38.35	17.47
6.6369	0.0000	0.00	36.39	30.88
6.6724	0.0000	0.00	34.10	25.55
7.1893	0.0000	0.00	31.24	27.04
7.0313	0.0000	0.00	27.33	17.05
8.1746	0.0000	0.00	69.40	30.60
6.6152	0.0000	0.00	33.82	24.39

WAC	WA Margin	Reduced Doc	Stated Doc	Full Doc	AVG BAL
9.5000	0.0000	0.00	0.00	0.00	24,669
7.8157	0.0000	0.00	16.40	43.27	43,657
7.2597	0.0000	0.00	37.76	27.00	62,647
6.8674	0.0000	0.00	35.54	25.02	88,539
6.8481	0.0000	0.00	33.76	29.70	113,774
6.7180	0.0000	0.00	38.76	20.46	138,423

6.6857	0.0000	0.00	27.42	26.25	173,646
6.6731	0.0000	0.00	30.90	25.43	211,947
6.6068	0.0000	0.00	37.66	26.69	237,891
6.7406	0.0000	0.00	44.61	16.88	263,481
6.7301	0.0000	0.00	24.74	23.99	286,680
6.7793	0.0000	0.00	48.69	20.33	313,226
6.5002	0.0000	0.00	18.33	23.23	336,929
6.6582	0.0000	0.00	44.54	20.80	363,735
6.4676	0.0000	0.00	21.99	30.88	390,361
6.4721	0.0000	0.00	23.41	15.35	412,206
6.4637	0.0000	0.00	41.93	5.27	439,628
6.4064	0.0000	0.00	36.45	36.37	461,547
6.2786	0.0000	0.00	43.57	12.50	489,160
6.1211	0.0000	0.00	28.24	28.42	514,078
6.4532	0.0000	0.00	25.36	12.41	533,109
6.5043	0.0000	0.00	28.38	57.07	560,504
6.4992	0.0000	0.00	44.61	32.85	590,600
6.3975	0.0000	0.00	59.97	0.00	617,539
6.6629	0.0000	0.00	29.78	20.27	638,721
6.5000	0.0000	0.00	0.00	0.00	691,402
5.6250	0.0000	0.00	100.00	0.00	750,000
6.0000	0.0000	0.00	100.00	0.00	775,000
5.8750	0.0000	0.00	0.00	100.00	798,365
6.1689	0.0000	0.00	30.22	35.75	1,059,693
6.6152	0.0000	0.00	33.82	24.39	219,906

WAC	WA Margin	AVG BAL	Reduced Doc	Stated Doc	Full Doc
6.8050	0.0000	0.00	0.00	0.00	211,319
6.2243	0.0000	0.00	29.90	0.00	370,904
7.2583	0.0000	0.00	35.99	12.89	267,036
6.9725	0.0000	0.00	8.32	30.16	139,750
6.8144	0.0000	0.00	25.76	30.92	173,390
6.5017	0.0000	0.00	34.55	23.53	185,915
6.6152	0.0000	0.00	33.82	24.39	219,906

WAC	WA Margin	AVG BAL	Reduced Doc	Stated Doc	Full Doc
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5.3395	0.0000	0.00	25.52	56.29	373,358
5.7450	0.0000	0.00	25.91	33.90	269,566
6.2129	0.0000	0.00	35.09	28.84	260,117
6.6796	0.0000	0.00	32.62	22.72	203,742
7.1787	0.0000	0.00	33.53	12.61	197,846
7.6235	0.0000	0.00	41.98	15.64	168,409
8.1914	0.0000	0.00	46.53	7.10	181,380
8.6236	0.0000	0.00	34.14	19.58	117,987
9.1559	0.0000	0.00	22.15	6.71	151,755
9.5000	0.0000	0.00	0.00	0.00	24,669
6.6152	0.0000	0.00	33.82	24.39	219,906

100 or greater	TOT BAL	Wtd Avg	WAC	AVG BAL	Reduced Doc	Stated Doc	Full Doc
0.00	2.40	56.42	5.3395	569,984	0.00	25.52	56.29
0.00	10.91	69.53	5.7450	425,922	0.00	25.91	33.90
0.00	34.34	72.55	6.2129	369,547	0.00	35.09	28.84
0.09	26.59	77.38	6.6796	306,067	0.00	32.62	22.72
0.59	12.57	80.93	7.1787	291,062	0.00	33.53	12.61
0.38	7.77	83.59	7.6235	248,470	0.00	41.98	15.64
7.23	3.23	84.76	8.1914	294,985	0.00	46.53	7.10
2.74	1.65	87.34	8.6236	167,166	0.00	34.14	19.58
19.37	0.52	87.28	9.1559	241,716	0.00	22.15	6.71
0.00	0.01	90.00	9.5000	24,669	0.00	0.00	0.00
0.50	100.00	75.74	6.6152	337,911	0.00	33.82	24.39

BSABS 2004-AC7

264,327,312.81

BSABS 2004-AC7	#Of Laons	Aggregated pool IO loans only	Balance	Avg balan	% of the pool	WAC	FICO	OLTV	CLTV	DTI	% Of Full Doc	% of Primary	% of (single family and PUD)	% of cashout	WARM	Seasoning	% of 2nd lien	IO %
	1,202	264,327,313	219,906.25		100.00%	6.615	692	75.74	79.52	36.75	24.39	76.28	79.48	35.24	326	2	24.18	35.98
	393	95,102,215	241,990.37		35.98%	6.340	696	74.65	79.48	36.11	26.09	76.70	83.36	33.53	297	1	30.07	100.00
rates: >8.5	32	3,465,579	108,299.33		1.31%	8.921	676	87.74	90.36	35.900	16.73	33.76	47.13	10.28	356	3	17.23	0.00
FICO---																		
N/A	13	2,067,660	159,050.75		0.78%	6.722	0	72.2	72.20	36.06	49.12	40.43	82.69	14.48	335	1	0.00	15.05
<550	2	233,594	116,797.05		0.09%	7.34	546	70.32	70.32	36.23	100.00	100.00	100.00	100.00	307	4	0.00	0.00
551-575	3	389,305	129,768.42		0.15%	6.708	566	67.85	67.85	34.52	100.00	100.00	100.00	30.76	333	4	0.00	0.00
576-600	50	10,215,900	204,317.99		3.86%	6.744	588	71.95	71.95	37.32	38.71	97.81	71.42	64.56	341	1	0.00	30.19
601-625	80	18,078,542	225,981.78		6.84%	6.73	616	74.9	77.30	38.26	22.44	93.62	84.98	63.51	332	1	16.90	37.04
626-650	171	35,744,207	209,030.45		13.52%	6.846	638	80.31	83.70	37.95	17.60	77.51	80.23	33.89	333	2	22.76	38.60
<50,000	31	1,334,367	43,044.10		0.50%	7.847	686	80.95	83.84	37.56	42.47	25.36	64.66	24.13	320	3	16.96	0.00
50,000-75,000	85	5,312,616	62,501.36		2.01%	7.27	692	78.63	80.94	36.41	27.38	40.85	78.31	25.06	321	2	13.57	10.28
75,000-100,000	106	9,371,609	88,411.41		3.55%	6.864	687	78.04	81.62	33.81	24.82	55.41	82.60	33.95	342	2	20.34	14.15
400,000-500,000	916	204,440,697	223,188.53		77.34%	6.64	687	77.76	81.77	37.64	23.26	76.50	79.38	34.78	329	2	25.58	37.17
500,001-600,000	32	17,602,345	550,073.29		6.66%	6.384	715	69.63	71.69	33.90	31.46	87.81	81.62	44.15	311	2	14.80	27.43
>600,000	32	26,265,678	820,802.45		9.94%	6.295	720	62.45	66.04	33.32	26.72	84.10	78.66	35.93	309	2	23.40	47.27
>\$1mm	7	8,533,820	1,219,117.17		3.23%	5.978	741	52.77	56.56	29.07	36.76	88.28	88.28	0.00	284	1	29.72	86.68
LTV																		
80-85	22	4,162,505	189,204.76		1.57%	6.672	684	84.33	86.29	39.93	25.55	90.50	84.40	30.77	334	2	11.54	39.49
85.01-90	164	25,891,369	157,874.20		9.80%	7.189	684	89.63	89.90	37.37	27.04	57.01	76.06	22.83	340	2	2.36	23.13
90.01-95	135	21,012,792	155,650.31		7.95%	7.031	682	94.9	94.98	39.64	17.05	89.65	87.43	11.44	339	2	1.33	27.97
95.01-100	9	1,334,252	148,250.23		0.50%	8.175	701	100	100.00	44.12	30.60	100.00	75.67	5.61	352	3	0.00	0.00
Stated doc streamlined doc	401	89,405,487	222,956.33		33.82%	6.679	688	75.53	79.51	36.92	0.00	72.35	78.12	36.54	332	2	25.26	37.70
2nd home investment property cash out loans condo 2-4 family	88	16,833,735	191,292.44		6.37%	7.057	711	76.09	79.88	34.45	33.72	0.00	54.70	23.49	337	2	26.70	24.26
	292	45,855,492	157,039.36		17.35%	6.963	703	78.69	80.85	34.67	27.01	0.00	59.96	25.19	326	2	15.05	39.42
	403	93,156,923	231,158.62		35.24%	6.500	676	70.53	72.20	35.65	24.95	83.36	80.15	100.00	319	2	10.89	34.23
	68	13,885,616	204,200.24		5.25%	6.547	694.7	72.43	74.74	36.13	20.83	66.46	0.00	37.97	299	2	12.37	42.61
	175	39,584,412	226,082.35		14.97%	7.158	699.4	78.13	82.72	36.31	23.72	46.45	0.00	32.83	344	2	32.78	25.03
fixed rate	1202	264,327,313	219,906.25		100.00%	6.615	692	75.74	79.52	36.75	24.39	76.28	79.48	35.24	326	2	24.18	35.98
CA	170	60,449,168	355,583.34		22.87%	6.263	689	67.4	70.57	36.68	27.89	85.34	83.04	53.80	318	1	20.49	38.01
NY	58	17,183,200	296,262.07		6.50%	6.989	687	76.29	82.09	39.73	15.50	75.98	60.90	23.84	352	2	46.04	19.04
MASS	31	8,798,122	283,810.40		3.33%	6.898	712	69.81	72.55	34.56	22.49	70.04	48.52	48.52	345	2	18.46	3.18
FL	124	22,029,238	177,655.15		8.33%	6.783	686	79.39	81.78	36.37	20.88	64.72	76.73	36.04	322	2	12.86	38.68
DTI > 50	19	3,494,031	183,896.38		1.32%	6.683	683	75.54	77.25	53.90	58.45	54.42	61.62	38.56	326	2	12.16	18.02
Silent 2nds	284	63,906,387	225,022.49		24.18%	6.573	700	76.32	91.95	37.34	31.80	82.17	76.84	15.88	332	2	100.00	44.74
Waterfield Gateway Irwin Suntrust	514	122,337,386	238,010.48		46.28%	6.283	687	74.35	77.29	37.24	25.80	78.88	86.42	40.49	306	1	18.46	56.54
	83	15,335,460	184,764.58		5.80%	7.53	709	79.68	85.91	37.28	23.90	54.03	34.34	23.09	354	3	39.83	1.30
	68	12,435,489	182,874.83		4.70%	7.019	691	75.91	76.09	33.50	0.00	73.42	81.85	46.35	344	3	1.19	0.00
	55	13,053,798	237,341.78		4.94%	6.951	687	79.78	82.19	36.96	16.77	78.81	80.64	33.24	328	3	14.05	33.34