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

| | |
|---|---|
| **Bear Stearns Asset Backed Securities I LLC** | **0001283557** |
| **Exact Name of Registrant as Specified in Charter** | **Registrant CIK Number** |
| **Form 8-K, June 28, 2005, Series 2005-AC4** | **333-125422** |

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

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: June 30, 2005

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

## EXHIBIT INDEX

| Exhibit No. | Description | Format |
|---|---|---|
| 99.1 | Collateral Term Sheets | P* |

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

**Instructions: Please also provide info on conforming and non-conforming pool (cells have already been formatted in column B, C, D, E)**

| | aggregate pool |
|---|---|
| gross WAC | 6.61% |
| | |
| | |
| | |
| | |
| wtd avg FICO | 693 |
| FICO < 600 | 4% |
| FICO 600-650 | 25% |
| | |
| | |
| | |
| wtd avg CLTV | 84% |
| CLTV = 80 | 12% |
| CLTV > 80.01 | 54% |
| LTV 95.01 -100 | 4% |
| Full Doc (%) | 28% |
| Stated Doc (%) | 35% |
| | |
| purch (%) | 65% |
| CO refi (%) | 28% |
| Own Occ (%) | 78% |
| Prepay Penalty (%) | 23% |
| DTI (%) | 37% |
| ARM ? (%) | 0% |
| 2/28 (%) | 0% |
| 3/27 (%) | $ - |
| 1st Lien (%) | 100 |
| Avg Loan Balance | 210,074.00 |
| # of Loans | 922% |
| Loan Bal < $100k | 7.19% |
| Mtg Rates > 12% | 0.00% |
| Manuf Housing (%) | 0.00% |
| | |
| largest state | CA |
| silent 2nd (%) | 47% |
| IO loans (%) | 49% |
| 10yr IO | 49% |
| 5yr IO | 0 |
| 2 yr IO | 0% |
| IO: FICO | 698.00 |
| IO LTV | 76% |
| IO DTI | 36% |
| IO full doc | 33% |
| IO: purch | 66% |

Deal Name: BSABS 2005-AC4

193,687,965.10

The percentages per table should add up to 100%

FICO & Documentation & Purpose of Loan

| FICO Score | Full DOC | Stated Doc | Other Doc | All Docs | Purch | CO refi | WAC | Avg Prin Bal ($) | Current LTV | IO loans | silent 2nds |
|---|---|---|---|---|---|---|---|---|---|---|---|
| N/A | 0.16% | 0.20% | 0.12% | 0.48% | 0.48% | 0.00% | 7.3859 | 133,292.05 | 76.74 | 0.08% | 0.06% |
| 451-500 | | | | | | | | | | | |
| 501-550 | | | | | | | | | | | |
| 551-600 | 1.26% | 0.76% | 1.49% | 3.51% | 0.81% | 2.25% | 6.8389 | 178,917.99 | 73.19 | 1.34% | 0.00% |
| 601-650 | 4.87% | 10.88% | 8.37% | 24.12% | 14.42% | 7.81% | 6.8065 | 200,496.25 | 76.14 | 11.21% | 13.43% |
| 651-700 | 7.07% | 10.38% | 11.96% | 29.41% | 17.62% | 9.28% | 6.6169 | 211,794.24 | 77.09 | 13.83% | 15.27% |
| 701-750 | 7.63% | 8.10% | 7.42% | 23.15% | 17.46% | 4.55% | 6.634 | 197,528.27 | 77.57 | 12.12% | 11.48% |
| 751-800 | 6.80% | 4.14% | 6.55% | 17.49% | 13.00% | 3.89% | 6.2569 | 260,533.85 | 71.07 | 9.93% | 6.62% |
| 801-850 | 0.59% | 0.33% | 0.91% | 1.84% | 1.03% | 0.56% | 6.447 | 197,746.76 | 72.4 | 0.68% | 0.40% |
| Total | 28.38% | 34.79% | 36.83% | 100.00% | 64.82% | 28.35% | 6.612 | 210,073.71 | 75.69 | 49.20% | 47.25% |

LTV & FICO

| Current LTV | FICO N/A | 450 - 500 | 501 - 550 | 551 - 600 | 601 - 650 | 651 - 700 | 701 - 750 | 751 - 800 | 801 - 850 | total FICO | Avg Prin Bal ($) | WAC | Gross Margin | Limited Doc | Stated Doc | IO loans | silent 2nds |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10.01-20 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.03% | 0.00% | 0.00% | 703 | 50,100.00 | 6.0000 | 0.00% | 0.00% | 0.00% | 0.03% | 0.00% |
| 20.01-30 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.15% | 0.00% | 0.00% | 0.04% | 708 | 189,807.25 | 5.9013 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 30.01-40 | 0.00% | 0.00% | 0.00% | 0.00% | 0.19% | 0.00% | 0.46% | 0.19% | 0.00% | 708 | 230,098.79 | 6.1419 | 0.00% | 0.00% | 0.27% | 0.43% | 0.30% |
| 40.01-50 | 0.00% | 0.00% | 0.00% | 0.20% | 0.54% | 0.19% | 0.39% | 1.20% | 0.12% | 718 | 255,114.06 | 6.2425 | 0.00% | 0.00% | 1.32% | 2.05% | 0.06% |
| 50.01-60 | 0.00% | 0.00% | 0.00% | 0.30% | 1.14% | 0.80% | 0.90% | 2.25% | 0.00% | 713 | 274,995.77 | 6.2423 | 0.00% | 0.00% | 1.68% | 2.58% | 0.12% |
| 60.01-70 | 0.08% | 0.00% | 0.00% | 0.81% | 2.54% | 3.51% | 2.47% | 3.16% | 0.69% | 704 | 333,587.93 | 6.3253 | 0.00% | 0.00% | 4.56% | 5.86% | 0.79% |
| 70.01-80 | 0.29% | 0.00% | 0.00% | 1.77% | 5.65% | 7.19% | 5.03% | 3.30% | 0.29% | 683 | 253,158.01 | 6.5592 | 0.00% | 0.00% | 9.28% | 11.78% | 1.24% |
| 80.01-90 | 0.05% | 0.00% | 0.00% | 0.29% | 2.47% | 3.81% | 2.28% | 1.27% | 0.07% | 685 | 213,276.87 | 6.7810 | 0.00% | 0.00% | 2.23% | 6.38% | 6.44% |
| 90.01-100 | 0.06% | 0.00% | 0.00% | 0.14% | 11.59% | 13.77% | 11.59% | 6.12% | 0.63% | 692 | 168,662.65 | 6.7675 | 0.00% | 0.00% | 15.44% | 20.09% | 38.31% |
| Total | 0.48% | 0.00% | 0.00% | 3.51% | 24.12% | 29.41% | 23.15% | 17.49% | 1.84% | 693 | 210,073.71 | 6.6120 | 0.00% | 0.00% | 34.79% | 49.20% | 47.25% |

Prin Balance & FICO

| Prin Balance | FICO N/A | 450 - 500 | 501 - 550 | 551 - 600 | 601 - 650 | 651 - 700 | 701 - 750 | 751 - 800 | 801 - 850 | total FICO | Current LTV | WAC | Gross Margin | Limited Doc | Stated Doc | IO loans | silent 2nds |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| $1-$50,000 | 0.00% | 0.00% | 0.00% | 0.05% | 0.05% | 0.03% | 0.07% | 0.03% | 0.00% | 682 | 72.33 | 7.0015 | 0 | 0 | 0.05% | 0.02% | 0.05% |
| $50,001-$100,000 | 0.10% | 0.00% | 0.00% | 0.32% | 1.71% | 1.82% | 2.07% | 0.88% | 0.12% | 691 | 80.78 | 7.0203 | 0 | 0 | 2.10% | 1.81% | 3.92% |
| $100,001-$150,000 | 0.18% | 0.00% | 0.00% | 0.60% | 3.72% | 3.89% | 3.85% | 1.36% | 0.42% | 684 | 79.94 | 6.7878 | 0 | 0 | 4.62% | 6.04% | 8.85% |
| $150,001 - $200,000 | 0.08% | 0.00% | 0.00% | 0.37% | 4.39% | 4.49% | 3.53% | 1.95% | 0.16% | 685 | 78.89 | 6.7424 | 0 | 0 | 5.33% | 8.47% | 8.00% |
| $200,001 - $250,000 | 0.12% | 0.00% | 0.00% | 0.49% | 3.21% | 3.95% | 3.61% | 2.50% | 0.23% | 694 | 75.47 | 6.5255 | 0 | 0 | 4.90% | 9.31% | 6.35% |
| $250,001 - $300,000 | 0.00% | 0.00% | 0.00% | 0.28% | 3.12% | 3.95% | 1.58% | 1.70% | 0.28% | 687 | 75.73 | 6.5305 | 0 | 0 | 3.59% | 7.10% | 6.06% |
| $300,001 - $350,000 | 0.00% | 0.00% | 0.00% | 0.17% | 1.47% | 2.05% | 0.33% | 0.66% | 0.17% | 682 | 76.24 | 6.5889 | 0 | 0 | 1.81% | 3.19% | 2.50% |
| $350,001 - $400,000 | 0.00% | 0.00% | 0.00% | 0.38% | 2.11% | 2.37% | 1.52% | 1.57% | 0.00% | 689 | 76.35 | 6.5093 | 0 | 0 | 2.32% | 4.59% | 3.55% |
| $400,001 - $450,000 | 0.00% | 0.00% | 0.00% | 0.66% | 0.65% | 2.47% | 1.33% | 0.67% | 0.44% | 694 | 73.01 | 6.5549 | 0 | 0 | 2.00% | 2.67% | 1.54% |
| $450,001 - $500,000 | 0.00% | 0.00% | 0.00% | 0.00% | 0.49% | 1.49% | 0.50% | 0.98% | 0.00% | 706 | 75.00 | 6.5622 | 0 | 0 | 1.24% | 1.23% | 1.48% |
| $500,001 - $550,000 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.54% | 1.07% | 1.11% | 0.00% | 739 | 74.19 | 6.0987 | 0 | 0 | 0.53% | 0.26% | 1.09% |
| $550,001 - $600,000 | 0.00% | 0.00% | 0.00% | 0.00% | 0.61% | 0.60% | 1.21% | 1.21% | 0.00% | 715 | 68.99 | 6.4480 | 0 | 0 | 1.21% | 0.90% | 0.60% |
| $600,001 - $650,000 | 0.00% | 0.00% | 0.00% | 0.00% | 0.67% | 0.65% | 0.99% | 0.65% | 0.00% | 701 | 65.73 | 6.3483 | 0 | 0 | 1.32% | 0.65% | 0.99% |
| $700,001 - $750,000 | 0.00% | 0.00% | 0.00% | 0.00% | 0.73% | 0.71% | 0.00% | 0.38% | 0.00% | 672 | 64.20 | 6.4715 | 0 | 0 | 1.08% | 1.09% | 0.72% |
| $750,000+ | 0.00% | 0.00% | 0.00% | 0.00% | 1.18% | 0.40% | 1.49% | 1.84% | 0.00% | 722 | 65.41 | 6.4471 | 0 | 0 | 2.67% | 1.86% | 1.55% |
| Total | 0.48% | 0.00% | 0.00% | 3.51% | 24.12% | 29.41% | 23.15% | 17.49% | 1.84% | 693 | 75.69 | 6.6120 | 0 | 0 | 34.79% | 49.20% | 47.25% |

Mortg Rates & FICO

| Mortg Rates | FICO N/A | 450 - 500 | 501 - 550 | 551 - 600 | 601 - 650 | 651 - 700 | 701 - 750 | 751 - 800 | 801 - 850 | total FICO | Current LTV | WAC | Gross Margin | Avg Prin Bal ($) | Limited Doc | Stated Doc | IO loans | silent 2nds |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5.501-6.0% | 0.00% | 0.00% | 0.00% | 0.12% | 2.17% | 3.88% | 4.42% | 7.19% | 0.63% | 726 | 68.69 | 5.9142 | 0 | 276,415.21 | 0 | 4.73% | 10.32% | 5.84% |
| 6.001-6.5% | 0.05% | 0.00% | 0.00% | 0.97% | 7.38% | 11.82% | 8.41% | 7.29% | 0.69% | 699 | 73.72 | 6.3302 | 0 | 231,068.11 | 0 | 14.99% | 18.52% | 18.77% |
| 6.501-7.0% | 0.17% | 0.00% | 0.00% | 1.42% | 7.71% | 9.13% | 5.54% | 2.24% | 0.21% | 677 | 78.76 | 6.8128 | 0 | 190,252.02 | 0 | 8.95% | 11.97% | 14.02% |
| 7.001-7.5% | 0.05% | 0.00% | 0.00% | 0.71% | 4.59% | 3.55% | 2.78% | 0.50% | 0.22% | 668 | 79.82 | 7.3221 | 0 | 180,502.18 | 0 | 4.88% | 5.10% | 6.20% |
| 7.501-8.0% | 0.13% | 0.00% | 0.00% | 0.19% | 1.89% | 0.68% | 0.84% | 0.11% | 0.00% | 663 | 83.83 | 7.8163 | 0 | 140,491.35 | 0 | 0.77% | 2.01% | 1.96% |
| 8.001-8.5% | 0.00% | 0.00% | 0.00% | 0.09% | 0.17% | 0.20% | 0.67% | 0.05% | 0.08% | 702 | 92.32 | 8.2583 | 0 | 128,032.95 | 0 | 0.17% | 0.69% | 0.33% |
| 8.501-9.0% | 0.08% | 0.00% | 0.00% | 0.00% | 0.15% | 0.12% | 0.33% | 0.12% | 0.00% | 700 | 91.58 | 8.7296 | 0 | 172,113.03 | 0 | 0.14% | 0.42% | 0.07% |
| 9.001-9.5% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.04% | 0.16% | 0.00% | 0.00% | 700 | 95.97 | 9.2259 | 0 | 191,335.47 | 0 | 0.16% | 0.16% | 0.00% |
| 9.501-10.0% | 0.00% | 0.00% | 0.00% | 0.00% | 0.05% | 0.00% | 0.00% | 0.00% | 0.00% | 642 | 80 | 9.625 | 0 | 97,553.24 | 0 | 0.00% | 0.00% | 0.05% |
| Total | 0.48% | 0.00% | 0.00% | 3.51% | 24.12% | 29.41% | 23.15% | 17.49% | 1.84% | 693 | 75.69 | 6.612 | 0 | 210,073.71 | 0 | 34.79% | 49.20% | 47.25% |

Mortg Rates & LTV

| Mortg Rates | LTV < 10 | LTV 10.01-20 | LTV 20.01-30 | LTV 30.01-40 | LTV 40.01-50 | 50.01 - 60 | 60.01 - 70 | 70.01 - 80 | 80.01 - 90 | 90.01 - 100 | 100+ | total LTV | avg FICO | Gross Margin | Avg Prin Bal ($) | Limited Doc | Stated Doc | IO loans | silent 2nds |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5.501-6.0% | 0.00% | 0.03% | 0.50% | 0.27% | 1.00% | 2.42% | 4.61% | 9.20% | 0.31% | 0.09% | 0.00% | 68.69 | 726 | 0 | 276,415.21 | 0 | 4.73% | 10.32% | 5.84% |
| 6.001-6.5% | 0.00% | 0.00% | 0.00% | 0.21% | 1.57% | 3.16% | 6.36% | 24.15% | 0.57% | 0.60% | 0.00% | 73.72 | 699 | 0 | 231,068.11 | 0 | 14.99% | 18.52% | 18.77% |
| 6.501-7.0% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.85% | 2.57% | 20.23% | 1.59% | 1.18% | 0.00% | 78.76 | 677 | 0 | 190,252.02 | 0 | 8.95% | 11.97% | 14.02% |
| 7.001-7.5% | 0.00% | 0.00% | 0.00% | 0.10% | 0.07% | 0.24% | 1.35% | 8.36% | 0.94% | 1.34% | 0.00% | 79.82 | 668 | 0 | 180,502.18 | 0 | 4.88% | 5.10% | 6.20% |
| 7.501-8.0% | 0.00% | 0.00% | 0.00% | 0.00% | 0.07% | 0.00% | 0.07% | 2.51% | 0.31% | 0.88% | 0.00% | 83.83 | 663 | 0 | 140,491.35 | 0 | 0.77% | 2.01% | 1.96% |
| 8.001-8.5% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.39% | 0.08% | 0.78% | 0.00% | 92.32 | 702 | 0 | 128,032.95 | 0 | 0.17% | 0.69% | 0.33% |
| 8.501-9.0% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.08% | 0.15% | 0.06% | 0.51% | 0.00% | 91.58 | 700 | 0 | 172,113.03 | 0 | 0.14% | 0.42% | 0.07% |
| 9.001-9.5% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.20% | 0.00% | 95.97 | 700 | 0 | 191,335.47 | 0 | 0.16% | 0.16% | 0.00% |
| 9.501-10.0% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.05% | 0.00% | 0.00% | 0.00% | 80 | 642 | 0 | 97,553.24 | 0 | 0.00% | 0.00% | 0.05% |
| Total | 0.00% | 0.03% | 0.50% | 0.59% | 2.70% | 6.66% | 15.04% | 65.04% | 3.87% | 5.58% | 0.00% | 75.69 | 693 | 0 | 210,073.71 | 0 | 34.79% | 49.20% | 47.25% |