

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**

**Payment Date:** 25-Feb-10  
**Prior Payment:** 25-Jan-10  
**Next Payment:** 25-Mar-10  
**Record Date:** 24-Feb-10

**Distribution Count:** 47

**Closing Date:** 30-Mar-06  
**First Pay. Date:** 25-Apr-06  
**Rated Final Payment Date:** 25-Apr-36  
**Determination Date:** 12-Feb-10

**Delinq Method:** OTS

**Outside Parties To The Transaction**

Issuer: Bear Stearns & Co. Inc.

Depositor: Bear Stearns Asset Backed Securities I LLC

Underwriter: Bear Stearns & Co. Inc.

Master Servicer: Bank of America, N.A.

Rating Agency: Standard & Poor's, Inc./Moody's Investors Service, Inc.

Servicer: EMC Mortgage Corporation

Servicer: Wells Fargo Bank Minnesota, N.A.

**Contact Information:**

Administrator: April Haley 312.992.1571  
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Bank of America Merrill Lynch Website: www.etrustee.net

For the monthly statement to certificateholders (all deals):

EMC intends, but is not obligated, to make an electronic file containing updated loan level data with respect to the mortgage loans that are primary serviced by EMC ("Loan Level Data") available via its website at [www.emcmortgagecorp.com](http://www.emcmortgagecorp.com). All persons wishing to access this information will be required to register and obtain a password through the website. All investors are eligible to obtain a password upon request. Assistance in using EMC's website can be obtained by emailing EMC at [emcinvestorinfo@bear.com](mailto:emcinvestorinfo@bear.com).

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The Loan Level Data will not include any personally identifiable information, including but not limited to: borrower name, borrower address, property address, borrower social security number, and originator's loan account number. As determined by EMC in its sole discretion, the content and format of the Loan Level Data may be modified at any time, and the posting of the Loan Level Data may be discontinued at any time. EMC will not be required to provide the Loan Level Data in paper form.

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**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Bond Payments***

Class	CUSIP	Original Face Value (1)	Beginning Certificate Balance	Principal Payment	Principal Adjustment or Loss	Deferred Interest	Ending Certificate Balance	Interest Payment(2)	Interest Adjustment	Pass-Through Rate
A-1	07387UHP9	396,254,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.3106300000%
A-2	07387UHQ7	171,485,000.00	86,166,566.23	2,371,462.84	0.00	0.00	83,795,103.39	30,468.33	0.00	0.4106300000%
A-3	07387UHR5	24,954,000.00	24,954,000.00	0.00	0.00	0.00	24,954,000.00	10,972.50	0.00	0.5106300000%
M-1	07387UHS3	38,481,000.00	38,481,000.00	0.00	0.00	0.00	38,481,000.00	19,571.36	0.00	0.5906300000%
M-2	07387UHT1	30,150,000.00	30,150,000.00	0.00	0.00	0.00	30,150,000.00	15,853.48	0.00	0.6106300000%
M-3	07387UHU8	18,646,000.00	18,646,000.00	0.00	0.00	0.00	18,646,000.00	9,965.01	0.00	0.6206300000%
M-4	07387UHV6	16,265,000.00	16,265,000.00	0.00	0.00	0.00	16,265,000.00	10,373.24	0.00	0.7406300000%
M-5	07387UHW4	15,075,000.00	15,075,000.00	0.00	0.00	0.00	15,075,000.00	10,133.55	0.00	0.7806300000%
M-6	07387UHX2	13,488,000.00	7,506,158.44	0.00	1,118,934.61	0.00	6,387,223.83	5,498.16	0.00	0.8506300000%
M-7	07387UHY0	13,092,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.3806300000%
M-8	07387UHZ7	11,505,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.6306300000%
M-9	07387UJA0	9,124,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.4806300000%
M-10	07387UJB8	10,315,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.4806300000%
CE	07387UJD4	793,431,579.99 N	237,243,724.67	0.00	0.00	0.00	233,753,327.22	0.00	(1,233,870.02)	N/A
P	07387UJC6	100.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.0000000000%
R-1	07387UJE2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0000000000%
R-2	07387UJF9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0000000000%
R-3	07387UJG7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0000000000%
RX	07387UJH5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0000000000%
Total		768,834,100.00	237,243,824.67	2,371,462.84	1,118,934.61	0.00	233,753,427.22	112,835.63	(1,233,870.02)	
Total P&I Payment								2,484,298.47		

(1) N denotes notional balance not included in total (2) Accrued Interest plus/minus Interest Adjustment minus Deferred Interest equals Interest Payment

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Statement to Certificate Holders (FACTORS)***  
***Bond Payments***

Class	CUSIP	Initial Class Certificate Balance	Beginning Class Certificate Balance <sup>(1)</sup> *	Principal Payment *	Principal Adjustment or Loss	Deferred Interest *	Ending Class Certificate Balance <sup>(1)</sup> *	Interest Payment *	Interest Adjustment*
A-1	07387UHP9	396,254,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
A-2	07387UHQ7	171,485,000.00	502.472905677	13.828981194	0.000000000	0.000000000	488.643924483	0.177673441	0.000000000
A-3	07387UHR5	24,954,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.439709065	0.000000000
M-1	07387UHS3	38,481,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.508598009	0.000000000
M-2	07387UHT1	30,150,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.525820232	0.000000000
M-3	07387UHU8	18,646,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.534431513	0.000000000
M-4	07387UHV6	16,265,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.637764525	0.000000000
M-5	07387UHW4	15,075,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.672208955	0.000000000
M-6	07387UHX2	13,488,000.00	556.506408660	0.000000000	82.957785439	0.000000000	473.548623221	0.407633452	0.000000000
M-7	07387UHY0	13,092,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
M-8	07387UHZ7	11,505,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
M-9	07387UJA0	9,124,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
M-10	07387UJB8	10,315,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
CE	07387UJD4	793,431,579.99 <b>N</b>	299.009682313	0.000000000	0.000000000	0.000000000	294.610566450	0.000000000	(1.555105760)
P	07387UJC6	100.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.000000000	0.000000000
R-1	07387UJE2	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
R-2	07387UJF9	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
R-3	07387UJG7	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
RX	07387UJH5	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000

\* Per \$1,000 of Original Face Value

<sup>(1)</sup> For the Exchangeable REMIC Certificates this represents the Class Certificate Balance. For the Exchangeable Class Certificates represent the Maximum Class Certificate Balance. For the IO Bonds this represents the Notional Amount.

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Cash Reconciliation Summary***

Pool Source of Funds		Non-Pool Source of Funds	
Interest Summary		Reserve Fund	
<b>Interest Summary</b>		Beginning Balance	0.00
Scheduled Interest	1,448,127.85	Withdrawal from Trust	0.00
Fees	102,021.69	Reimbursement from Waterfall	0.00
<b>Remittance Interest</b>	1,346,106.16	Ending Balance	0.00
<b>Other Interest Proceeds/Shortfalls</b>		<b>Yield Maintenance Agreement</b>	
Prepayment Penalties	0.00	Amt Received Under the Yield Main. Agreement	0.00
Other Interest Loss	(116,013.46)		
Other Interest Proceeds	4,381.27	<b>Swap Agreement</b>	
Non-advancing Interest	(74,185.84)	Net Swap payment payable to the Swap	
Net PPIS/Relief Act Shortfall	(1,991.71)	Administrator	0.00
Modification Shortfall	0.00	Net Swap payment payable to the Swap	99,874.54
Other Interest Proceeds/Shortfalls	(187,809.74)	Provider	
<b>Interest Adjusted</b>	1,158,296.42	Swap Termination payment payable to the Swap	
<b>Fee Summary</b>		Administrator	0.00
Total Servicing Fees	101,421.69	Swap Termination payment payable to the Swap	0.00
Total Trustee Fees	0.00	Provider	
LPMI Fees	0.00		
Credit Manager's Fees	0.00		
Misc. Fees / Trust Expense	600.00		
Insurance Premium	0.00		
<b>Total Fees</b>	102,021.69		
<b>Advances (Principal &amp; Interest)</b>			
Current Advances	Not Provided		
Outstanding Advances	15,038,387.69		
		<b>P&amp;I Due Certificate Holders</b>	<b>2,484,298.49</b>

-Total Servicing Advances = Total Deferred Balance + Total Advances (an advance of delinquent payments of principal and interest from the Master Servicer)

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Cash Reconciliation Summary***

	Fixed 1st Lien	Fixed 2nd Lien	228 ARM	327 ARM	Total
<b>Interest Summary</b>					
Scheduled Interest	258,177.92	42,203.70	1,047,921.72	99,824.51	1,448,127.85
Fees	18,678.81	2,307.51	73,553.71	7,481.67	102,021.69
Remittance Interest	239,499.11	39,896.19	974,368.01	92,342.84	1,346,106.16
<b>Other Interest Proceeds/Shortfalls</b>					
Prepayment Penalties	0.00	0.00	0.00	0.00	0.00
Other Interest Loss	(11,600.24)	(24.54)	(86,988.52)	(17,400.16)	(116,013.46)
Other Interest Proceeds	0.29	1,142.83	3,238.01	0.14	4,381.27
Non-advancing Interest	(3,081.25)	(20,294.87)	(47,665.86)	(3,143.86)	(74,185.84)
Net PPIS/Relief Act Shortfall	(1,991.71)	0.00	0.00	0.00	(1,991.71)
Modification Shortfall	0.00	0.00	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	(16,672.91)	(19,176.58)	(131,416.37)	(20,543.88)	(187,809.74)
<b>Interest Adjusted</b>	222,826.20	20,719.61	842,951.65	71,798.97	1,158,296.42
<b>Principal Summary</b>					
Scheduled Principal Distribution	48,634.93	2,642.67	111,064.35	10,818.66	173,160.61
Curtailments	(23,957.18)	289.47	(242,055.24)	2,595.90	(263,127.05)
Prepayments in Full	392,363.83	36,745.75	166,063.39	339,637.83	934,810.80
Liquidation Proceeds	0.00	(6,487.52)	583,670.80	3,164.11	580,347.39
Repurchase Proceeds	0.00	0.00	0.00	0.00	0.00
Other Principal Proceeds	1,717.05	18.40	(1,050.59)	0.00	684.86
Less Mod Losses	0.00	0.00	0.00	0.00	0.00
Remittance Principal	418,758.63	33,208.77	617,692.71	356,216.50	1,425,876.61
<b>Fee Summary</b>					
Total Servicing Fees	18,378.81	2,307.51	73,253.71	7,481.67	101,421.69
Total Trustee Fees	0.00	0.00	0.00	0.00	0.00
LPMI Fees	0.00	0.00	0.00	0.00	0.00
Misc. Fees / Trust Expense	300.00	0.00	300.00	0.00	600.00
<b>Total Fees</b>	18,678.81	2,307.51	73,553.71	7,481.67	102,021.69
<b>Beginning Principal Balance</b>	42,991,360.53	5,397,685.27	171,353,706.35	17,500,972.52	237,243,724.67
<b>Ending Principal Balance</b>	42,574,318.95	5,143,736.92	169,164,567.22	16,870,704.13	233,753,327.22
<b>Advances (Principal &amp; Interest)</b>					
Current Advances	Not Provided	Not Provided	Not Provided	Not Provided	Not Provided
Outstanding Advances	1,634,565.71	100,369.69	12,535,464.09	767,988.20	15,038,387.69

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Fees Accrued and Paid***

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	Accrued	Paid
Servicing Fees	101,421.69	Not Provided
Master Servicing Fees	0.00	Not Provided
Credit Manager Fees	0.00	Not Provided
LPMI Fees	0.00	Not Provided
Trustee Fees	0.00	0.00
Expense Fees	0.00	0.00

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**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**  
**Pool Detail and Performance Indicators Total (All Loans)**

Pool Detail				Performance Indicators			Misc/Additional Information				
Pool Level Information				Factors Impacting Principal Payment Rules			WA Rates/Remaining Term				
Historical	Amount	Count		Delinquency Levels: 3-Month Rolling Avg		%		Fixed	Adj	Overall	
Cut-off Pool Balance	793,431,579.99	3,999		Aggregate		59.48%	WAC - Remit Current	6.94%	6.78%	6.81%	
Cum Scheduled Principal	10,051,043.39			First Lien		59.69%	WAC - Remit Original	7.77%	7.37%	7.42%	
Cum Unscheduled Principal	361,406,649.72			ARM		64.26%	WAC - Current	7.45%	7.29%	7.32%	
Cum Liquidations	188,217,930.79			Loss Levels		Amount	Count	WAC - Original	8.28%	7.89%	7.94%
Cum Repurchases	1,144,639.24	12		3 mo. Cum Loss	8,534,802.43	56	WAMM - Current	288.29	310.64	306.08	
				6 mo. Cum loss	19,201,063.27	129	WAMM - Original	320.31	355.71	351.23	
				12 mo. Cum Loss	48,820,001.76	330					
Current	Amount	Count	%					Current Index Rate			0.230630%
Beginning Pool	237,243,724.67	1,327	29.90%								
Scheduled Principal	173,160.61		0.02%								
Unscheduled Principal	671,683.75	5	0.08%								
Liquidations	2,645,553.09	13	0.33%					Stated Principal Balance (ARM)			186,035,271.35
Repurchases	0.00	0	0.00%								
Ending Pool	233,753,327.22	1,309	29.46%								
Average Loan Balance		178,573.97									
Current Loss Detail		Amount									
Liquidation	2,645,553.09										
Realized Loss	2,065,205.70										
Realized Loss Adjustment	(684.86)										
Net Liquidation	581,032.25										
Pool Composition											
Properties		Balance		% /Score							
Cash Out/Refinance		534,305,904.50		67.34%							
SFR		555,248,925.17		69.98%							
Owner Occupied		734,097,779.45		92.52%							
		Min		Max		WA					
FICO		500		809		609.12					



***Triggers & Credit Enhancement Reporting***

**Credit Enhancement**

Initial Overcollateralization Amount	24,597,579.99
Beginning Overcollateralization Amount	0.00
Ending Overcollateralization Amount	0.00
Overcollateralization Amount	0.00
Overcollateralization Target Amount	24,596,378.98
Overcollateralization Release Amount	0.00
Excess Spread	945,586.23
Excess Cashflow	0.00
Extra Principal Distribution Amount	945,586.23
Remaining Excess Spread	0.00

**Triggers**

<b>Stepdown Date Reached?</b> <sup>[1]</sup>	<b>YES</b>
Stepdown Month	37
Current Specified Enhancement Percentage	53.9560%
Stepdown Date Threshold Percentage	50.6000%

<b>Trigger Event in Effect?</b> <sup>[2]</sup>	<b>YES</b>
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<b>Delinquency Event in Effect?</b> <sup>[3]</sup>	<b>YES</b>
Delinquency Percentage	58.8366%
Delinquency Event Threshold	31.5000%

<b>Loss Event in Effect?</b> <sup>[4]</sup>	<b>YES</b>
Loss Event Start Month	37
Cumulative Realized Losses	118,604,919.87
Cumulative Realized Loss Percent	14.9483%
Loss Event Threshold	3.8000%

<b>Swap Provider Trigger Event in Effect?</b> <sup>[5]</sup>	<b>NO</b>
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<b>Optional Termination Date Reached?</b> <sup>[6]</sup>	<b>NO</b>
Stated Principal Balance	233,753,327.22
Optional Termination Date Threshold	79,343,158.00

**Footnotes**

- (1) The stepdown date is reached on the later of reaching the Stepdown Month or if the Current Specified Enhancement Percentage >= the Stepdown Date Threshold Percentage
- (2) A Trigger Event is in effect if either a Delinquency Event or a Loss Event is in effect
- (3) A Delinquency Event is in effect if the 60+ Day Delinquent Loan Percent > the Delinquency Event Threshold Value \* the Current Specified Enhancement Percentage
- (4) A Loss Event is in effect on or after the Loss Event Start Month if the Cumulative Realized Loss Percentage > the Loss Event Threshold Value. The Loss Event will default to NO until the Loss Event Start Month is reached
- (5) A Swap Provider Trigger Event is in effect if there is an Event of Default as defined in the Swap Agreement where the Swap Provider is the Defaulting Party, there is a Termination Event under the Swap Agreement where the Swap Provider is the sole Affected Party, or there is an Additional Termination Event under the Swap Agreement where the Swap Provider is the sole Affected Party.
- (6) The Optional Termination Date is reached if the Stated Principal Balance <= the Optional Termination Date Threshold Value

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Bond Interest Reconciliation - Part I***

— Accrual —					— Outstanding —									
Class	Method	Days	Opening Balance	Pass-Thru Rate	Accrual Certificate Interest	Total Interest Additions	Total Interest Deductions	Distributable Certificate Interest	Interest Payment Amount	Current Period (Shortfall) / Recovery	Remaining Int Carry-Forward Shortfall	Remaining Basis Risk Carry-Fwd Shortfall *	Outstanding Relief Act / Prepayment Interest Shortfalls	Net Cap Rate in Effect Y/N
A-1			0.00	0.310630000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
A-2	Act/360	31	86,166,566.23	0.410630000%	30,468.33	0.00	0.00	30,468.33	30,468.33	0.00	0.00	0.00	0.00	No
A-3	Act/360	31	24,954,000.00	0.510630000%	10,972.50	0.00	0.00	10,972.50	10,972.50	0.00	0.00	0.00	0.00	No
M-1	Act/360	31	38,481,000.00	0.590630000%	19,571.36	0.00	0.00	19,571.36	19,571.36	0.00	0.00	0.00	0.00	No
M-2	Act/360	31	30,150,000.00	0.610630000%	15,853.48	0.00	0.00	15,853.48	15,853.48	0.00	0.00	0.00	0.00	No
M-3	Act/360	31	18,646,000.00	0.620630000%	9,965.01	0.00	0.00	9,965.01	9,965.01	0.00	0.00	0.00	0.00	No
M-4	Act/360	31	16,265,000.00	0.740630000%	10,373.24	0.00	0.00	10,373.24	10,373.24	0.00	0.00	0.00	0.00	No
M-5	Act/360	31	15,075,000.00	0.780630000%	10,133.55	0.00	0.00	10,133.55	10,133.55	0.00	0.00	0.00	0.00	No
M-6	Act/360	31	7,506,158.44	0.850630000%	5,498.16	0.00	0.00	5,498.16	5,498.16	0.00	0.00	0.00	0.00	No
M-7			0.00	1.380630000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
M-8			0.00	1.630630000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
M-9			0.00	2.480630000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
M-10			0.00	2.480630000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
CE			237,243,724.67	N/A	1,233,870.02	0.00	0.00	8,043,635.63	0.00	0.00	0.00	0.00	0.00	N/A
P			100.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
Total			237,243,824.67		1,346,705.65	0.00	0.00	8,156,471.26	112,835.63	0.00	0.00	0.00	0.00	

\* Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.



**Bear Stearns Asset Backed Securities I Trust  
Asset-Backed Certificates  
Series 2006-HE3**

***Distribution Date: 25-Feb-10  
Bond Interest Reconciliation - Part II***

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Bond Principal Reconciliation***

Class	Original Class Balance	Beginning Class Balance	Scheduled Principal Payment	Unscheduled Principal Payment	Extra Principal Payment	Losses				Interest on Losses	Ending Class Balance	Rated Final Maturity	Credit Support	
						Prior Loss Reimburs.	Current Losses	Cumulative Losses					Original	Current
A-1	396,254,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Apr-36	N/A	N/A
A-2	171,485,000.00	86,166,566.23	173,160.61	1,252,716.00	945,586.23	0.00	0.00	0.00	0.00	0.00	83,795,103.39	25-Apr-36	N/A	N/A
A-3	24,954,000.00	24,954,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24,954,000.00	25-Apr-36	N/A	N/A
M-1	38,481,000.00	38,481,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,481,000.00	25-Apr-36	N/A	N/A
M-2	30,150,000.00	30,150,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,150,000.00	25-Apr-36	N/A	N/A
M-3	18,646,000.00	18,646,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,646,000.00	25-Apr-36	N/A	N/A
M-4	16,265,000.00	16,265,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,265,000.00	25-Apr-36	N/A	N/A
M-5	15,075,000.00	15,075,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,075,000.00	25-Apr-36	N/A	N/A
M-6	13,488,000.00	7,506,158.44	0.00	0.00	0.00	0.00	1,118,934.61	7,100,776.16	0.00	0.00	6,387,223.83	25-Apr-36	N/A	N/A
M-7	13,092,000.00	0.00	0.00	0.00	0.00	0.00	0.00	13,092,000.00	0.00	0.00	0.00	25-Apr-36	N/A	N/A
M-8	11,505,000.00	0.00	0.00	0.00	0.00	0.00	0.00	11,505,000.00	0.00	0.00	0.00	25-Apr-36	N/A	N/A
M-9	9,124,000.00	0.00	0.00	0.00	0.00	0.00	0.00	9,124,000.00	0.00	0.00	0.00	25-Apr-36	N/A	N/A
M-10	10,315,000.00	0.00	0.00	0.00	0.00	0.00	0.00	10,315,000.00	0.00	0.00	0.00	25-Apr-36	N/A	N/A
CE	793,431,579.99	237,243,724.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	233,753,327.22	25-Apr-36	N/A	N/A
P	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	25-Apr-36	N/A	N/A
Total	768,834,100.00	237,243,824.67	173,160.61	1,252,716.00	945,586.23	0.00	1,118,934.61	51,136,776.16	0.00	0.00	233,753,427.22			

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Ratings Information***

Class	CUSIP	Original Ratings				Ratings Change / Change Date <sup>(1)</sup>			
		Fitch	Moody's	DBRS	S&P	Fitch	Moody's	DBRS	S&P
A-1	07387UHP9	NR	Aaa	NR	AAA		WR	25-Jun-08	NR 11-Aug-08
A-2	07387UHQ7	NR	Aaa	NR	AAA		Aa3	13-Jan-10	BB+ 4-Aug-09
A-3	07387UHR5	NR	Aaa	NR	AAA		A1	13-Jan-10	BB+ 4-Aug-09
M-1	07387UHS3	NR	Aa1	NR	AA+		Ba2	13-Jan-10	B- 4-Aug-09
M-2	07387UHT1	NR	Aa2	NR	AA		B3	13-Jan-10	CCC 4-Aug-09
M-3	07387UHU8	NR	Aa3	NR	AA-		Ca	13-Jan-10	CCC 4-Aug-09
M-4	07387UHV6	NR	A1	NR	A+		C	24-Mar-09	CCC 4-Aug-09
M-5	07387UHW4	NR	A2	NR	A		C	24-Mar-09	CC 4-Aug-09
M-6	07387UHX2	NR	A3	NR	A-		C	16-Oct-08	D 24-Dec-09
M-7	07387UHY0	NR	Baa1	NR	BBB+		C	16-Oct-08	D 19-Aug-09
M-8	07387UHZ7	NR	Baa2	NR	BBB		C	16-Oct-08	D 23-Apr-09
M-9	07387UJA0	NR	Baa3	NR	BBB-		C	16-Oct-08	D 24-Feb-09
M-10	07387UJB8	NR	Ba1	NR	BB+		C	16-Oct-08	D 13-Nov-08
CE	07387UJD4	NR	NR	NR	NR				
P	07387UJC6	NR	NR	NR	NR				

NR - Designates that the class was not rated by the rating agency.

<sup>(1)</sup> Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to Bank of America within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, Bank of America recommends that investors obtain current rating information directly from the rating agency.

*Distribution Date: 25-Feb-10*  
*Amount of coverage remaining under the Swap or Yield Maintenance Agreements*

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**Yield Maintenance (Cap) Agreement**

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Beginning Balance	0.00
Ending Balance	0.00
Terms Remaining	0.00

**Swap Agreement**

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Beginning Balance	241,525.69
Ending Balance	233,881.77
Terms Remaining	19.00

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***End of Month Balance Reporting***

Type	Count	Count (%)	Balance	Balance (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
<b>Total</b>								
0	541	40.7687%	83,889,133.60	35.8358%	0.00	0.0000%	0.00	0.00
30	71	5.3504%	12,671,312.48	5.4129%	0.00	0.0000%	0.00	0.00
60	41	3.0897%	6,465,172.30	2.7618%	0.00	0.0000%	0.00	0.00
90+	409	30.8214%	74,130,445.08	31.6671%	0.00	0.0000%	0.00	0.00
BKY0	11	0.8289%	1,160,742.70	0.4958%	0.00	0.0000%	0.00	0.00
BKY30	4	0.3014%	820,042.89	0.3503%	0.00	0.0000%	0.00	0.00
BKY60	3	0.2261%	455,722.40	0.1947%	0.00	0.0000%	0.00	0.00
BKY90+	35	2.6375%	7,287,487.29	3.1131%	0.00	0.0000%	0.00	0.00
F/C0	1	0.0754%	202,369.56	0.0864%	0.00	0.0000%	0.00	0.00
F/C90+	150	11.3037%	35,259,455.33	15.0622%	0.00	0.0000%	0.00	0.00
PIF	8	0.6029%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
REO90+	53	3.9940%	11,751,081.42	5.0198%	0.00	0.0000%	0.00	0.00

<b>Total (Prior Month End):</b>	<b>1327</b>	<b>100.0000%</b>	<b>234,092,965.00</b>	<b>100.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>
<b>Delinq Total (Prior Month End):</b>	<b>766</b>	<b>57.7242%</b>	<b>148,840,719.00</b>	<b>63.5819%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***End of Month Balance Reporting***

Type	Count	Count (%)	Balance	Balance (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
<b>1st Lien Loans</b>								
0	483	40.1830%	81,512,658.82	35.6029%	0.00	0.0000%	0.00	0.00
30	66	5.4908%	12,487,363.15	5.4542%	0.00	0.0000%	0.00	0.00
60	37	3.0782%	6,328,612.04	2.7642%	0.00	0.0000%	0.00	0.00
90+	359	29.8669%	71,772,002.81	31.3484%	0.00	0.0000%	0.00	0.00
BKY0	9	0.7488%	1,120,855.70	0.4896%	0.00	0.0000%	0.00	0.00
BKY30	4	0.3328%	820,042.89	0.3582%	0.00	0.0000%	0.00	0.00
BKY60	3	0.2496%	455,722.40	0.1990%	0.00	0.0000%	0.00	0.00
BKY90+	33	2.7454%	7,239,064.01	3.1619%	0.00	0.0000%	0.00	0.00
F/C0	1	0.0832%	202,369.56	0.0884%	0.00	0.0000%	0.00	0.00
F/C90+	150	12.4792%	35,259,455.33	15.4006%	0.00	0.0000%	0.00	0.00
PIF	4	0.3328%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
REO90+	53	4.4093%	11,751,081.42	5.1326%	0.00	0.0000%	0.00	0.00

<b>Total (Prior Month End):</b>	<b>1202</b>	<b>100.0000%</b>	<b>228,949,228.00</b>	<b>100.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>
<b>Delinq Total (Prior Month End):</b>	<b>705</b>	<b>58.6522%</b>	<b>146,113,344.00</b>	<b>63.8191%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>

<b>2nd Lien Loans</b>								
0	58	46.4000%	2,376,474.78	46.2013%	0.00	0.0000%	0.00	0.00
30	5	4.0000%	183,949.33	3.5762%	0.00	0.0000%	0.00	0.00
60	4	3.2000%	136,560.26	2.6549%	0.00	0.0000%	0.00	0.00
90+	50	40.0000%	2,358,442.27	45.8508%	0.00	0.0000%	0.00	0.00
BKY0	2	1.6000%	39,887.00	0.7754%	0.00	0.0000%	0.00	0.00
BKY90+	2	1.6000%	48,423.28	0.9414%	0.00	0.0000%	0.00	0.00
PIF	4	3.2000%	0.00	0.0000%	0.00	0.0000%	0.00	0.00

<b>Total (Prior Month End):</b>	<b>125</b>	<b>100.0000%</b>	<b>5,143,736.00</b>	<b>100.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>
<b>Delinq Total (Prior Month End):</b>	<b>61</b>	<b>48.8000%</b>	<b>2,727,375.00</b>	<b>53.0232%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***End of Month Balance Reporting***

Type	Count	Count (%)	Balance	Balance (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
<b>ARM Loans</b>								
0	333	35.0896%	57,973,495.87	31.1058%	0.00	0.0000%	0.00	0.00
30	58	6.1117%	11,004,692.24	5.9046%	0.00	0.0000%	0.00	0.00
60	25	2.6344%	4,646,748.66	2.4932%	0.00	0.0000%	0.00	0.00
90+	308	32.4552%	63,229,554.54	33.9260%	0.00	0.0000%	0.00	0.00
BKY0	6	0.6322%	852,818.13	0.4576%	0.00	0.0000%	0.00	0.00
BKY30	1	0.1054%	114,909.10	0.0617%	0.00	0.0000%	0.00	0.00
BKY60	3	0.3161%	455,722.40	0.2445%	0.00	0.0000%	0.00	0.00
BKY90+	31	3.2666%	6,744,828.05	3.6190%	0.00	0.0000%	0.00	0.00
F/C90+	134	14.1201%	31,539,604.17	16.9227%	0.00	0.0000%	0.00	0.00
PIF	3	0.3161%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
REO90+	47	4.9526%	9,812,536.02	5.2649%	0.00	0.0000%	0.00	0.00
<b>Total (Prior Month End):</b>								
	949	100.0000%	186,374,909.00	100.0000%	0.00	0.0000%	0.00	0.00
<b>Delinq Total (Prior Month End):</b>								
	607	63.9621%	127,548,595.00	68.4366%	0.00	0.0000%	0.00	0.00

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Current Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>Total (All Loans)</b>														
25-Feb-10	539	83,549,496	71	12,671,312	41	6,465,172	409	74,130,445	53	9,723,995	151	35,461,825	45	11,751,081
25-Jan-10	554	85,748,309	57	9,781,255	48	7,927,194	412	75,146,548	49	9,461,722	163	36,914,506	44	12,264,190
28-Dec-09	566	88,311,521	54	9,095,505	51	8,471,145	393	71,061,771	51	9,869,466	189	42,353,967	46	13,424,027
25-Nov-09	572	89,675,087	66	9,998,711	66	11,279,506	368	66,804,378	54	9,954,472	197	45,305,948	55	15,190,852
26-Oct-09	593	93,287,492	73	11,410,545	62	11,313,384	349	62,520,816	53	9,033,600	207	48,345,884	60	16,187,099
25-Sep-09	622	97,405,672	67	11,217,793	66	11,477,046	329	57,759,297	50	8,628,009	235	57,278,594	57	14,193,106
25-Aug-09	647	102,963,692	73	11,300,023	64	11,292,112	313	55,960,129	48	7,998,255	239	57,003,269	71	17,485,619
27-Jul-09	666	105,704,910	86	14,368,290	64	12,152,006	291	50,888,323	41	6,958,850	257	60,113,258	82	19,944,587
25-Jun-09	685	109,017,725	99	17,449,923	44	7,783,436	284	49,843,955	50	8,213,576	268	63,937,725	96	22,292,002
26-May-09	718	114,758,102	78	13,856,068	70	14,793,132	274	45,765,672	52	8,557,347	271	65,814,013	97	22,052,000
27-Apr-09	741	118,624,250	89	19,144,928	68	11,654,019	257	42,730,243	56	9,635,021	271	64,612,710	108	24,575,405
25-Mar-09	767	125,959,497	83	15,761,891	81	14,906,025	251	41,426,893	57	10,432,150	261	61,076,843	125	27,912,753
25-Feb-09	785	130,545,505	100	18,535,083	88	15,468,683	235	39,874,877	60	10,741,471	257	57,960,980	139	31,788,377
26-Jan-09	815	136,919,073	114	21,104,185	62	12,181,931	236	37,354,310	58	9,757,109	263	60,927,584	148	33,075,426
26-Dec-08	842	143,411,347	102	19,681,436	84	13,057,616	246	42,209,563	64	10,738,629	243	55,660,374	169	40,169,432
<b>Total (All Loans)</b>														
25-Feb-10	41.18%	35.74%	5.42%	5.42%	3.13%	2.77%	31.25%	31.71%	4.05%	4.16%	11.54%	15.17%	3.44%	5.03%
25-Jan-10	41.75%	36.14%	4.30%	4.12%	3.62%	3.34%	31.05%	31.67%	3.69%	3.99%	12.28%	15.56%	3.32%	5.17%
28-Dec-09	41.93%	36.40%	4.00%	3.75%	3.78%	3.49%	29.11%	29.29%	3.78%	4.07%	14.00%	17.46%	3.41%	5.53%
25-Nov-09	41.51%	36.13%	4.79%	4.03%	4.79%	4.54%	26.71%	26.91%	3.92%	4.01%	14.30%	18.25%	3.99%	6.12%
26-Oct-09	42.45%	37.00%	5.23%	4.53%	4.44%	4.49%	24.98%	24.80%	3.79%	3.58%	14.82%	19.18%	4.29%	6.42%
25-Sep-09	43.62%	37.76%	4.70%	4.35%	4.63%	4.45%	23.07%	22.39%	3.51%	3.34%	16.48%	22.20%	4.00%	5.50%
25-Aug-09	44.47%	39.00%	5.02%	4.28%	4.40%	4.28%	21.51%	21.20%	3.30%	3.03%	16.43%	21.59%	4.88%	6.62%
27-Jul-09	44.79%	39.13%	5.78%	5.32%	4.30%	4.50%	19.57%	18.84%	2.76%	2.58%	17.28%	22.25%	5.51%	7.38%
25-Jun-09	44.89%	39.14%	6.49%	6.26%	2.88%	2.79%	18.61%	17.89%	3.28%	2.95%	17.56%	22.95%	6.29%	8.00%
26-May-09	46.03%	40.18%	5.00%	4.85%	4.49%	5.18%	17.56%	16.02%	3.33%	3.00%	17.37%	23.04%	6.22%	7.72%
27-Apr-09	46.60%	40.77%	5.60%	6.58%	4.28%	4.01%	16.16%	14.69%	3.52%	3.31%	17.04%	22.21%	6.79%	8.45%
25-Mar-09	47.20%	42.34%	5.11%	5.30%	4.98%	5.01%	15.45%	13.93%	3.51%	3.51%	16.06%	20.53%	7.69%	9.38%
25-Feb-09	47.18%	42.81%	6.01%	6.08%	5.29%	5.07%	14.12%	13.08%	3.61%	3.52%	15.44%	19.01%	8.35%	10.43%
26-Jan-09	48.05%	43.98%	6.72%	6.78%	3.66%	3.91%	13.92%	12.00%	3.42%	3.13%	15.51%	19.57%	8.73%	10.62%
26-Dec-08	48.11%	44.14%	5.83%	6.06%	4.80%	4.02%	14.06%	12.99%	3.66%	3.30%	13.89%	17.13%	9.66%	12.36%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Current Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>Fixed 1st Lien</b>														
25-Feb-10	150	23,539,163	8	1,482,671	12	1,681,863	51	8,542,448	8	1,467,407	17	3,922,221	6	1,938,545
25-Jan-10	154	24,679,365	9	1,267,656	9	1,112,893	50	8,911,837	9	1,879,473	18	3,480,175	4	1,659,963
28-Dec-09	158	25,531,782	12	1,503,396	5	783,123	48	8,581,375	9	1,881,800	19	3,537,888	4	1,661,240
25-Nov-09	159	25,448,691	10	1,250,128	11	1,921,639	44	7,595,786	9	1,878,843	19	3,896,817	8	2,241,822
26-Oct-09	160	25,921,595	16	2,433,881	8	1,056,149	39	6,796,964	9	1,593,558	22	4,792,985	8	1,927,573
25-Sep-09	171	27,621,798	9	1,349,000	9	1,542,260	38	6,168,311	10	1,798,570	19	4,581,583	8	1,670,848
25-Aug-09	172	28,471,644	11	1,372,952	10	1,417,597	36	5,996,782	9	1,425,708	20	4,940,845	8	1,498,243
27-Jul-09	173	28,461,378	13	2,064,690	13	2,180,489	29	4,479,316	10	1,493,088	24	5,644,073	6	1,072,876
25-Jun-09	176	28,947,963	18	3,031,676	6	933,604	29	4,926,137	10	1,494,974	26	5,587,469	6	1,073,718
26-May-09	188	31,418,613	9	1,346,432	8	1,453,173	27	4,044,091	11	1,597,160	24	5,470,763	10	2,156,394
27-Apr-09	191	31,831,262	9	1,737,854	10	1,682,234	25	4,068,064	10	1,506,636	22	4,552,202	11	2,290,446
25-Mar-09	194	32,310,927	8	1,256,605	9	2,062,725	27	4,195,088	10	1,508,442	20	4,230,272	10	2,149,161
25-Feb-09	194	32,538,735	13	2,731,323	9	1,280,442	25	4,048,028	11	1,630,368	19	3,878,922	10	2,110,956
26-Jan-09	196	33,259,924	11	1,872,099	9	1,126,326	24	4,208,290	12	1,715,479	19	3,916,577	11	2,425,869
26-Dec-08	196	33,728,890	12	1,883,170	11	1,492,215	26	4,269,317	14	1,970,350	15	3,154,550	10	2,251,785
<b>Fixed 1st Lien</b>														
25-Feb-10	59.52%	55.29%	3.17%	3.48%	4.76%	3.95%	20.24%	20.06%	3.17%	3.45%	6.75%	9.21%	2.38%	4.55%
25-Jan-10	60.87%	57.41%	3.56%	2.95%	3.56%	2.59%	19.76%	20.73%	3.56%	4.37%	7.11%	8.10%	1.58%	3.86%
28-Dec-09	61.96%	58.72%	4.71%	3.46%	1.96%	1.80%	18.82%	19.74%	3.53%	4.33%	7.45%	8.14%	1.57%	3.82%
25-Nov-09	61.15%	57.53%	3.85%	2.83%	4.23%	4.34%	16.92%	17.17%	3.46%	4.25%	7.31%	8.81%	3.08%	5.07%
26-Oct-09	61.07%	58.22%	6.11%	5.47%	3.05%	2.37%	14.89%	15.27%	3.44%	3.58%	8.40%	10.77%	3.05%	4.33%
25-Sep-09	64.77%	61.75%	3.41%	3.02%	3.41%	3.45%	14.39%	13.79%	3.79%	4.02%	7.20%	10.24%	3.03%	3.74%
25-Aug-09	64.66%	63.10%	4.14%	3.04%	3.76%	3.14%	13.53%	13.29%	3.38%	3.16%	7.52%	10.95%	3.01%	3.32%
27-Jul-09	64.55%	62.70%	4.85%	4.55%	4.85%	4.80%	10.82%	9.87%	3.73%	3.29%	8.96%	12.43%	2.24%	2.36%
25-Jun-09	64.94%	62.94%	6.64%	6.59%	2.21%	2.03%	10.70%	10.71%	3.69%	3.25%	9.59%	12.15%	2.21%	2.33%
26-May-09	67.87%	66.16%	3.25%	2.84%	2.89%	3.06%	9.75%	8.52%	3.97%	3.36%	8.66%	11.52%	3.61%	4.54%
27-Apr-09	68.71%	66.78%	3.24%	3.65%	3.60%	3.53%	8.99%	8.53%	3.60%	3.16%	7.91%	9.55%	3.96%	4.80%
25-Mar-09	69.78%	67.72%	2.88%	2.63%	3.24%	4.32%	9.71%	8.79%	3.60%	3.16%	7.19%	8.87%	3.60%	4.50%
25-Feb-09	69.04%	67.48%	4.63%	5.66%	3.20%	2.66%	8.90%	8.40%	3.91%	3.38%	6.76%	8.04%	3.56%	4.38%
26-Jan-09	69.50%	68.54%	3.90%	3.86%	3.19%	2.32%	8.51%	8.67%	4.26%	3.54%	6.74%	8.07%	3.90%	5.00%
26-Dec-08	69.01%	69.19%	4.23%	3.86%	3.87%	3.06%	9.15%	8.76%	4.93%	4.04%	5.28%	6.47%	3.52%	4.62%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Current Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>Fixed 2nd Lien</b>														
25-Feb-10	58	2,376,475	5	183,949	4	136,560	50	2,358,442	4	88,310	0	0	0	0
25-Jan-10	60	2,511,683	6	161,458	2	63,221	54	2,605,772	3	55,551	0	0	0	0
28-Dec-09	64	2,602,952	3	104,925	5	199,766	50	2,438,449	4	86,297	0	0	0	0
25-Nov-09	64	2,605,483	8	304,854	5	180,099	46	2,240,770	6	281,103	0	0	0	0
26-Oct-09	68	2,770,496	7	225,113	2	97,810	47	2,234,764	7	363,094	0	0	1	30,370
25-Sep-09	72	2,921,120	5	186,497	7	260,388	46	2,280,432	6	332,479	0	0	1	30,370
25-Aug-09	76	3,052,719	6	207,782	1	91,293	49	2,461,439	5	197,092	1	30,370	0	0
27-Jul-09	77	3,108,053	4	131,171	5	195,768	53	2,757,085	4	137,925	0	0	0	0
25-Jun-09	76	3,096,488	7	202,489	4	196,634	52	2,731,336	6	193,733	0	0	0	0
26-May-09	79	3,167,225	7	298,912	4	208,902	54	2,800,435	6	184,416	0	0	0	0
27-Apr-09	82	3,280,398	6	326,482	5	287,219	57	2,871,083	6	184,497	0	0	0	0
25-Mar-09	82	3,363,017	5	283,918	13	816,977	54	2,525,655	6	184,577	0	0	0	0
25-Feb-09	85	3,527,648	12	804,066	11	537,187	53	2,657,492	7	248,929	0	0	0	0
26-Jan-09	87	3,954,564	17	743,552	3	148,006	60	3,019,150	5	112,266	0	0	1	32,810
26-Dec-08	93	4,259,966	11	438,098	9	359,175	56	2,942,461	7	173,131	0	0	1	32,810
<b>Fixed 2nd Lien</b>														
25-Feb-10	47.93%	46.20%	4.13%	3.58%	3.31%	2.65%	41.32%	45.85%	3.31%	1.72%	0.00%	0.00%	0.00%	0.00%
25-Jan-10	48.00%	46.53%	4.80%	2.99%	1.60%	1.17%	43.20%	48.28%	2.40%	1.03%	0.00%	0.00%	0.00%	0.00%
28-Dec-09	50.79%	47.92%	2.38%	1.93%	3.97%	3.68%	39.68%	44.89%	3.17%	1.59%	0.00%	0.00%	0.00%	0.00%
25-Nov-09	49.61%	46.42%	6.20%	5.43%	3.88%	3.21%	35.66%	39.93%	4.65%	5.01%	0.00%	0.00%	0.00%	0.00%
26-Oct-09	51.52%	48.42%	5.30%	3.93%	1.52%	1.71%	35.61%	39.06%	5.30%	6.35%	0.00%	0.00%	0.76%	0.53%
25-Sep-09	52.55%	48.59%	3.65%	3.10%	5.11%	4.33%	33.58%	37.94%	4.38%	5.53%	0.00%	0.00%	0.73%	0.51%
25-Aug-09	55.07%	50.54%	4.35%	3.44%	0.72%	1.51%	35.51%	40.75%	3.62%	3.26%	0.72%	0.50%	0.00%	0.00%
27-Jul-09	53.85%	49.10%	2.80%	2.07%	3.50%	3.09%	37.06%	43.56%	2.80%	2.18%	0.00%	0.00%	0.00%	0.00%
25-Jun-09	52.41%	48.23%	4.83%	3.15%	2.76%	3.06%	35.86%	42.54%	4.14%	3.02%	0.00%	0.00%	0.00%	0.00%
26-May-09	52.67%	47.56%	4.67%	4.49%	2.67%	3.14%	36.00%	42.05%	4.00%	2.77%	0.00%	0.00%	0.00%	0.00%
27-Apr-09	52.56%	47.20%	3.85%	4.70%	3.21%	4.13%	36.54%	41.31%	3.85%	2.65%	0.00%	0.00%	0.00%	0.00%
25-Mar-09	51.25%	46.88%	3.13%	3.96%	8.13%	11.39%	33.75%	35.20%	3.75%	2.57%	0.00%	0.00%	0.00%	0.00%
25-Feb-09	50.60%	45.37%	7.14%	10.34%	6.55%	6.91%	31.55%	34.18%	4.17%	3.20%	0.00%	0.00%	0.00%	0.00%
26-Jan-09	50.29%	49.37%	9.83%	9.28%	1.73%	1.85%	34.68%	37.69%	2.89%	1.40%	0.00%	0.00%	0.58%	0.41%
26-Dec-08	52.54%	51.92%	6.21%	5.34%	5.08%	4.38%	31.64%	35.86%	3.95%	2.11%	0.00%	0.00%	0.56%	0.40%

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**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>228 ARM</b>														
25-Feb-10	287	49,725,747	52	10,406,292	24	4,525,789	279	58,312,673	38	7,752,884	124	28,754,347	37	9,686,835
25-Jan-10	293	50,709,137	38	7,570,181	34	6,147,042	277	57,735,405	36	7,464,901	134	31,179,648	39	10,547,393
28-Dec-09	295	51,876,214	36	6,905,842	38	6,808,325	269	55,891,789	37	7,839,508	155	35,131,527	41	11,705,952
25-Nov-09	302	53,726,827	43	7,184,428	48	8,843,767	252	52,582,006	36	7,373,715	164	38,232,910	44	12,473,492
26-Oct-09	315	55,793,912	47	8,227,108	45	8,498,844	238	49,318,983	34	6,656,074	176	41,648,197	48	13,753,454
25-Sep-09	331	58,604,842	47	8,344,133	45	8,534,777	216	43,999,334	32	6,263,027	207	51,202,958	45	11,941,429
25-Aug-09	347	62,114,841	51	8,697,666	48	8,890,139	201	42,575,521	33	6,313,344	209	50,473,980	59	15,327,188
27-Jul-09	364	64,547,369	60	10,662,627	42	8,909,699	184	38,990,205	26	5,265,674	224	53,013,238	71	18,036,163
25-Jun-09	379	66,996,310	68	12,921,453	29	5,862,702	180	38,063,973	33	6,462,654	228	56,039,056	88	20,786,974
26-May-09	398	70,386,869	53	10,558,278	49	11,732,578	174	35,348,080	34	6,713,506	233	57,940,966	83	19,236,549
27-Apr-09	412	73,041,474	62	15,022,965	49	9,125,190	157	32,459,275	38	7,728,242	236	57,805,043	92	21,486,908
25-Mar-09	431	79,167,470	61	12,785,657	56	11,498,480	149	30,738,693	39	8,523,434	231	55,231,700	109	24,819,630
25-Feb-09	447	83,673,925	65	13,418,596	64	13,098,253	135	28,820,664	40	8,646,427	230	52,753,761	123	28,733,279
26-Jan-09	470	88,741,978	80	17,293,964	43	9,525,004	137	27,735,235	39	7,713,567	231	54,328,032	129	29,243,041
26-Dec-08	488	93,606,054	75	16,479,176	53	9,589,626	147	31,578,558	41	8,379,302	221	51,352,856	149	36,312,345
<b>228 ARM</b>														
25-Feb-10	34.13%	29.39%	6.18%	6.15%	2.85%	2.68%	33.17%	34.47%	4.52%	4.58%	14.74%	17.00%	4.40%	5.73%
25-Jan-10	34.43%	29.59%	4.47%	4.42%	4.00%	3.59%	32.55%	33.69%	4.23%	4.36%	15.75%	18.20%	4.58%	6.16%
28-Dec-09	33.87%	29.45%	4.13%	3.92%	4.36%	3.86%	30.88%	31.73%	4.25%	4.45%	17.80%	19.94%	4.71%	6.65%
25-Nov-09	33.97%	29.78%	4.84%	3.98%	5.40%	4.90%	28.35%	29.14%	4.05%	4.09%	18.45%	21.19%	4.95%	6.91%
26-Oct-09	34.88%	30.34%	5.20%	4.47%	4.98%	4.62%	26.36%	26.82%	3.77%	3.62%	19.49%	22.65%	5.32%	7.48%
25-Sep-09	35.86%	31.03%	5.09%	4.42%	4.88%	4.52%	23.40%	23.29%	3.47%	3.32%	22.43%	27.11%	4.88%	6.32%
25-Aug-09	36.60%	31.95%	5.38%	4.47%	5.06%	4.57%	21.20%	21.90%	3.48%	3.25%	22.05%	25.96%	6.22%	7.88%
27-Jul-09	37.49%	32.37%	6.18%	5.35%	4.33%	4.47%	18.95%	19.55%	2.68%	2.64%	23.07%	26.58%	7.31%	9.04%
25-Jun-09	37.71%	32.34%	6.77%	6.24%	2.89%	2.83%	17.91%	18.38%	3.28%	3.12%	22.69%	27.05%	8.76%	10.04%
26-May-09	38.87%	33.21%	5.18%	4.98%	4.79%	5.54%	16.99%	16.68%	3.32%	3.17%	22.75%	27.34%	8.11%	9.08%
27-Apr-09	39.39%	33.71%	5.93%	6.93%	4.68%	4.21%	15.01%	14.98%	3.63%	3.57%	22.56%	26.68%	8.80%	9.92%
25-Mar-09	40.06%	35.54%	5.67%	5.74%	5.20%	5.16%	13.85%	13.80%	3.62%	3.83%	21.47%	24.79%	10.13%	11.14%
25-Feb-09	40.49%	36.52%	5.89%	5.86%	5.80%	5.72%	12.23%	12.58%	3.62%	3.77%	20.83%	23.02%	11.14%	12.54%
26-Jan-09	41.63%	37.83%	7.09%	7.37%	3.81%	4.06%	12.13%	11.82%	3.45%	3.29%	20.46%	23.16%	11.43%	12.47%
26-Dec-08	41.57%	37.85%	6.39%	6.66%	4.51%	3.88%	12.52%	12.77%	3.49%	3.39%	18.82%	20.77%	12.69%	14.68%

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**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Current Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>327 ARM</b>														
25-Feb-10	44	7,908,111	6	598,400	1	120,959	29	4,916,882	3	415,393	10	2,785,257	2	125,701
25-Jan-10	47	7,848,124	4	781,961	3	604,038	31	5,893,533	1	61,797	11	2,254,684	1	56,835
28-Dec-09	49	8,300,573	3	581,341	3	679,931	26	4,150,158	1	61,861	15	3,684,551	1	56,835
25-Nov-09	47	7,894,085	5	1,259,302	2	334,000	26	4,385,815	3	420,810	14	3,176,221	3	475,538
26-Oct-09	50	8,801,489	3	524,443	7	1,660,582	25	4,170,105	3	420,873	9	1,904,702	3	475,701
25-Sep-09	48	8,257,911	6	1,338,163	5	1,139,622	29	5,311,220	2	233,932	9	1,494,053	3	550,458
25-Aug-09	52	9,324,488	5	1,021,623	5	893,083	27	4,926,388	1	62,111	9	1,558,073	4	660,188
27-Jul-09	52	9,588,109	9	1,509,802	4	866,050	25	4,661,717	1	62,163	9	1,455,947	5	835,548
25-Jun-09	54	9,976,965	6	1,294,304	5	790,496	23	4,122,509	1	62,214	14	2,311,201	2	431,310
26-May-09	53	9,785,394	9	1,652,445	9	1,398,479	19	3,573,066	1	62,266	14	2,402,284	4	659,056
27-Apr-09	56	10,471,116	12	2,057,627	4	559,376	18	3,331,821	2	215,647	13	2,255,465	5	798,050
25-Mar-09	60	11,118,083	9	1,435,711	3	527,843	21	3,967,457	2	215,698	10	1,614,871	6	943,962
25-Feb-09	59	10,805,197	10	1,581,098	4	552,800	22	4,348,692	2	215,748	8	1,328,298	6	944,143
26-Jan-09	62	10,962,608	6	1,194,570	7	1,382,596	15	2,391,634	2	215,797	13	2,682,975	7	1,373,705
26-Dec-08	65	11,816,438	4	880,991	11	1,616,599	17	3,419,228	2	215,847	7	1,152,968	9	1,572,492
<b>327 ARM</b>														
25-Feb-10	46.32%	46.87%	6.32%	3.55%	1.05%	0.72%	30.53%	29.14%	3.16%	2.46%	10.53%	16.51%	2.11%	0.75%
25-Jan-10	47.96%	44.84%	4.08%	4.47%	3.06%	3.45%	31.63%	33.68%	1.02%	0.35%	11.22%	12.88%	1.02%	0.32%
28-Dec-09	50.00%	47.39%	3.06%	3.32%	3.06%	3.88%	26.53%	23.69%	1.02%	0.35%	15.31%	21.04%	1.02%	0.32%
25-Nov-09	47.00%	43.99%	5.00%	7.02%	2.00%	1.86%	26.00%	24.44%	3.00%	2.34%	14.00%	17.70%	3.00%	2.65%
26-Oct-09	50.00%	49.01%	3.00%	2.92%	7.00%	9.25%	25.00%	23.22%	3.00%	2.34%	9.00%	10.61%	3.00%	2.65%
25-Sep-09	47.06%	45.06%	5.88%	7.30%	4.90%	6.22%	28.43%	28.98%	1.96%	1.28%	8.82%	8.15%	2.94%	3.00%
25-Aug-09	50.49%	50.55%	4.85%	5.54%	4.85%	4.84%	26.21%	26.71%	0.97%	0.34%	8.74%	8.45%	3.88%	3.58%
27-Jul-09	49.52%	50.52%	8.57%	7.95%	3.81%	4.56%	23.81%	24.56%	0.95%	0.33%	8.57%	7.67%	4.76%	4.40%
25-Jun-09	51.43%	52.54%	5.71%	6.82%	4.76%	4.16%	21.90%	21.71%	0.95%	0.33%	13.33%	12.17%	1.90%	2.27%
26-May-09	48.62%	50.10%	8.26%	8.46%	8.26%	7.16%	17.43%	18.29%	0.92%	0.32%	12.84%	12.30%	3.67%	3.37%
27-Apr-09	50.91%	53.18%	10.91%	10.45%	3.64%	2.84%	16.36%	16.92%	1.82%	1.10%	11.82%	11.46%	4.55%	4.05%
25-Mar-09	54.05%	56.09%	8.11%	7.24%	2.70%	2.66%	18.92%	20.01%	1.80%	1.09%	9.01%	8.15%	5.41%	4.76%
25-Feb-09	53.15%	54.64%	9.01%	8.00%	3.60%	2.80%	19.82%	21.99%	1.80%	1.09%	7.21%	6.72%	5.41%	4.77%
26-Jan-09	55.36%	54.26%	5.36%	5.91%	6.25%	6.84%	13.39%	11.84%	1.79%	1.07%	11.61%	13.28%	6.25%	6.80%
26-Dec-08	56.52%	57.15%	3.48%	4.26%	9.57%	7.82%	14.78%	16.54%	1.74%	1.04%	6.09%	5.58%	7.83%	7.61%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent								
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
Distribution Date	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total (All Loans)																								
25-Feb-10	1	202,370	0	0	0	0	150	35,259,455	0	0	0	0	0	0	45	11,751,081	11	1,160,743	4	820,043	3	455,722	35	7,287,487
25-Jan-10	0	0	0	0	1	51,992	162	36,862,515	0	0	0	0	0	0	44	12,264,190	11	1,117,410	4	700,660	3	510,584	31	7,133,068
28-Dec-09	8	1,595,128	0	0	0	0	181	40,758,839	0	0	0	0	0	0	46	13,424,027	11	1,118,441	4	637,678	4	968,937	32	7,144,410
25-Nov-09	10	2,068,140	0	0	0	0	187	43,237,808	0	0	0	0	0	0	55	15,190,852	12	1,497,966	4	982,463	5	727,590	33	6,746,454
26-Oct-09	9	1,987,973	0	0	0	0	198	46,357,911	0	0	0	0	0	0	60	16,187,099	13	2,077,422	4	626,473	2	301,976	34	6,027,728
25-Sep-09	7	1,486,598	1	377,433	2	313,423	225	55,101,139	0	0	0	0	0	0	57	14,193,106	11	1,574,621	4	870,763	3	417,464	32	5,765,162
25-Aug-09	4	701,142	3	691,573	0	0	232	55,610,554	0	0	0	0	0	0	71	17,485,619	11	1,546,659	2	259,317	3	475,638	32	5,716,641
27-Jul-09	5	1,028,289	0	0	0	0	252	59,084,969	0	0	0	0	0	0	82	19,944,587	10	1,390,495	1	143,929	5	741,357	25	4,683,068
25-Jun-09	4	963,481	0	0	0	0	264	62,974,244	0	0	0	0	0	0	96	22,292,002	10	1,391,584	1	144,081	5	742,333	34	5,935,578
26-May-09	3	821,472	0	0	0	0	268	64,992,541	0	0	0	0	0	0	97	22,052,000	9	1,110,390	2	381,190	3	356,740	38	6,709,027
27-Apr-09	3	822,202	0	0	0	0	268	63,790,508	0	0	0	0	0	0	108	24,575,405	11	1,466,687	1	236,959	2	241,667	42	7,689,708
25-Mar-09	3	822,902	0	0	0	0	258	60,253,941	0	0	0	0	0	0	125	27,912,753	11	1,467,488	1	236,959	4	635,335	41	8,092,368
25-Feb-09	2	651,420	0	0	1	156,319	254	57,153,241	0	0	0	0	0	0	139	31,788,377	12	1,588,416	3	630,173	3	330,761	42	8,192,121
26-Jan-09	1	271,947	0	0	0	0	262	60,655,637	0	0	0	0	0	0	148	33,075,426	11	1,269,474	4	778,534	3	445,502	40	7,263,599
26-Dec-08	0	0	0	0	1	83,655	242	55,576,719	0	0	0	0	0	0	169	40,169,432	15	1,726,589	3	656,512	4	600,560	42	7,754,968
Total (All Loans)																								
25-Feb-10	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%	11.46%	15.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.44%	5.03%	0.84%	0.50%	0.31%	0.35%	0.23%	0.19%	2.67%	3.12%
25-Jan-10	0.00%	0.00%	0.00%	0.00%	0.08%	0.02%	12.21%	15.54%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.32%	5.17%	0.83%	0.47%	0.30%	0.30%	0.23%	0.22%	2.34%	3.01%
28-Dec-09	0.00%	0.66%	0.00%	0.00%	0.00%	0.00%	13.41%	16.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.41%	5.53%	0.81%	0.46%	0.30%	0.26%	0.30%	0.40%	2.37%	2.95%
25-Nov-09	0.00%	0.83%	0.00%	0.00%	0.00%	0.00%	13.57%	17.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.99%	6.12%	0.87%	0.60%	0.29%	0.40%	0.36%	0.29%	2.39%	2.72%
26-Oct-09	0.00%	0.79%	0.00%	0.00%	0.00%	0.00%	14.17%	18.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.29%	6.42%	0.93%	0.82%	0.29%	0.25%	0.14%	0.12%	2.43%	2.39%
25-Sep-09	0.00%	0.58%	0.07%	0.15%	0.14%	0.12%	15.78%	21.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.00%	5.50%	0.77%	0.61%	0.28%	0.34%	0.21%	0.16%	2.24%	2.23%
25-Aug-09	0.00%	0.27%	0.21%	0.26%	0.00%	0.00%	15.95%	21.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.88%	6.62%	0.76%	0.59%	0.14%	0.10%	0.21%	0.18%	2.20%	2.17%
27-Jul-09	0.00%	0.38%	0.00%	0.00%	0.00%	0.00%	16.95%	21.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.51%	7.38%	0.67%	0.51%	0.07%	0.05%	0.34%	0.27%	1.68%	1.73%
25-Jun-09	0.00%	0.35%	0.00%	0.00%	0.00%	0.00%	17.30%	22.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.29%	8.00%	0.66%	0.50%	0.07%	0.05%	0.33%	0.27%	2.23%	2.13%
26-May-09	0.00%	0.29%	0.00%	0.00%	0.00%	0.00%	17.18%	22.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.22%	7.72%	0.58%	0.39%	0.13%	0.13%	0.19%	0.12%	2.44%	2.35%
27-Apr-09	0.00%	0.28%	0.00%	0.00%	0.00%	0.00%	16.86%	21.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.79%	8.45%	0.69%	0.50%	0.06%	0.08%	0.13%	0.08%	2.64%	2.64%
25-Mar-09	0.00%	0.28%	0.00%	0.00%	0.00%	0.00%	15.88%	20.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.69%	9.38%	0.68%	0.49%	0.06%	0.08%	0.25%	0.21%	2.52%	2.72%
25-Feb-09	0.00%	0.21%	0.00%	0.00%	0.06%	0.05%	15.26%	18.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.35%	10.43%	0.72%	0.52%	0.18%	0.21%	0.18%	0.11%	2.52%	2.69%
26-Jan-09	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%	15.45%	19.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.73%	10.62%	0.65%	0.41%	0.24%	0.25%	0.18%	0.14%	2.36%	2.33%
26-Dec-08	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	13.83%	17.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.66%	12.36%	0.86%	0.53%	0.17%	0.20%	0.23%	0.18%	2.40%	2.39%



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent								
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
Distribution Date	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Fixed 1st Lien																								
25-Feb-10	1	202,370	0	0	0	0	16	3,719,851	0	0	0	0	0	0	6	1,938,545	3	268,038	3	705,134	0	0	2	494,236
25-Jan-10	0	0	0	0	1	51,992	17	3,428,183	0	0	0	0	0	0	4	1,659,963	4	496,752	2	312,915	0	0	3	1,069,806
28-Dec-09	1	65,434	0	0	0	0	18	3,472,454	0	0	0	0	0	0	4	1,661,240	4	497,374	2	313,817	1	394,074	2	676,535
25-Nov-09	2	453,337	0	0	0	0	17	3,443,480	0	0	0	0	0	0	8	2,241,822	5	872,620	3	709,256	0	0	1	296,967
26-Oct-09	2	454,103	0	0	0	0	20	4,338,882	0	0	0	0	0	0	8	1,927,573	5	938,036	2	315,602	0	0	2	339,919
25-Sep-09	1	65,603	0	0	0	0	18	4,515,980	0	0	0	0	0	0	8	1,670,848	4	708,328	2	316,485	0	0	4	773,757
25-Aug-09	1	65,658	0	0	0	0	19	4,875,187	0	0	0	0	0	0	8	1,498,243	3	333,807	1	143,777	1	173,584	4	774,540
27-Jul-09	1	65,713	0	0	0	0	23	5,578,360	0	0	0	0	0	0	6	1,072,876	2	176,642	1	143,929	1	174,302	6	998,215
25-Jun-09	0	0	0	0	0	0	26	5,587,469	0	0	0	0	0	0	6	1,073,718	2	176,742	1	144,081	1	175,014	6	999,138
26-May-09	0	0	0	0	0	0	24	5,470,763	0	0	0	0	0	0	10	2,156,394	2	176,841	1	144,231	1	175,720	7	1,100,367
27-Apr-09	0	0	0	0	0	0	22	4,552,202	0	0	0	0	0	0	11	2,290,446	3	321,319	0	0	1	176,421	6	1,008,895
25-Mar-09	0	0	0	0	0	0	20	4,230,272	0	0	0	0	0	0	10	2,149,161	3	321,565	0	0	1	177,117	6	1,009,759
25-Feb-09	0	0	0	0	0	0	19	3,878,922	0	0	0	0	0	0	10	2,110,956	4	441,942	0	0	0	0	7	1,188,425
26-Jan-09	0	0	0	0	0	0	19	3,916,577	0	0	0	0	0	0	11	2,425,869	3	297,594	0	0	0	0	9	1,417,885
26-Dec-08	0	0	0	0	0	0	15	3,154,550	0	0	0	0	0	0	10	2,251,785	5	464,716	0	0	1	144,970	8	1,360,664
Fixed 1st Lien																								
25-Feb-10	0.00%	0.48%	0.00%	0.00%	0.00%	0.00%	6.35%	8.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.38%	4.55%	1.19%	0.63%	1.19%	1.66%	0.00%	0.00%	0.79%	1.16%
25-Jan-10	0.00%	0.00%	0.00%	0.00%	0.40%	0.12%	6.72%	7.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.58%	3.86%	1.58%	1.16%	0.79%	0.73%	0.00%	0.00%	1.19%	2.49%
28-Dec-09	0.00%	0.15%	0.00%	0.00%	0.00%	0.00%	7.06%	7.99%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.57%	3.82%	1.57%	1.14%	0.78%	0.72%	0.39%	0.91%	0.78%	1.56%
25-Nov-09	0.00%	1.02%	0.00%	0.00%	0.00%	0.00%	6.54%	7.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.08%	5.07%	1.92%	1.97%	1.15%	1.60%	0.00%	0.00%	0.38%	0.67%
26-Oct-09	0.00%	1.02%	0.00%	0.00%	0.00%	0.00%	7.63%	9.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.05%	4.33%	1.91%	2.11%	0.76%	0.71%	0.00%	0.00%	0.76%	0.76%
25-Sep-09	0.00%	0.15%	0.00%	0.00%	0.00%	0.00%	6.82%	10.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.03%	3.74%	1.52%	1.58%	0.76%	0.71%	0.00%	0.00%	1.52%	1.73%
25-Aug-09	0.00%	0.15%	0.00%	0.00%	0.00%	0.00%	7.14%	10.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.01%	3.32%	1.13%	0.74%	0.38%	0.32%	0.38%	0.38%	1.50%	1.72%
27-Jul-09	0.00%	0.14%	0.00%	0.00%	0.00%	0.00%	8.58%	12.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.24%	2.36%	0.75%	0.39%	0.37%	0.32%	0.37%	0.38%	2.24%	2.20%
25-Jun-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.59%	12.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.21%	2.33%	0.74%	0.38%	0.37%	0.31%	0.37%	0.38%	2.21%	2.17%
26-May-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.66%	11.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.61%	4.54%	0.72%	0.37%	0.36%	0.30%	0.36%	0.37%	2.53%	2.32%
27-Apr-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.91%	9.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.96%	4.80%	1.08%	0.67%	0.00%	0.00%	0.36%	0.37%	2.16%	2.12%
25-Mar-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.19%	8.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.60%	4.50%	1.08%	0.67%	0.00%	0.00%	0.36%	0.37%	2.16%	2.12%
25-Feb-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.76%	8.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.56%	4.38%	1.42%	0.92%	0.00%	0.00%	0.00%	0.00%	2.49%	2.46%
26-Jan-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.74%	8.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.90%	5.00%	1.06%	0.61%	0.00%	0.00%	0.00%	0.00%	3.19%	2.92%
26-Dec-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.28%	6.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.52%	4.62%	1.76%	0.95%	0.00%	0.00%	0.35%	0.30%	2.82%	2.79%



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Fixed 2nd Lien</b>																								
25-Feb-10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	39,887	0	0	0	0	2	48,423
25-Jan-10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	39,974	0	0	0	0	1	15,577
28-Dec-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	40,060	0	0	0	0	2	46,237
25-Nov-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	40,146	0	0	1	30,660	3	210,298
26-Oct-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	30,370	2	40,231	1	30,699	0	0	4	292,165
25-Sep-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	30,370	2	40,315	0	0	0	0	4	292,165
25-Aug-09	0	0	0	0	0	0	1	30,370	0	0	0	0	0	0	0	0	2	40,398	0	0	0	0	3	156,694
27-Jul-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	40,481	0	0	0	0	2	97,444
25-Jun-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	40,563	0	0	0	0	4	153,170
26-May-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	40,644	0	0	0	0	4	143,772
27-Apr-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	40,725	0	0	0	0	4	143,772
25-Mar-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	40,805	0	0	0	0	4	143,772
25-Feb-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	40,884	0	0	0	0	5	208,044
26-Jan-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	32,810	2	40,963	0	0	0	0	3	71,303
26-Dec-08	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	32,810	3	57,572	0	0	0	0	4	115,559
<b>Fixed 2nd Lien</b>																								
25-Feb-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.65%	0.78%	0.00%	0.00%	0.00%	0.00%	1.65%	0.94%
25-Jan-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.60%	0.74%	0.00%	0.00%	0.00%	0.00%	0.80%	0.29%
28-Dec-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.59%	0.74%	0.00%	0.00%	0.00%	0.00%	1.59%	0.85%
25-Nov-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.55%	0.72%	0.00%	0.00%	0.78%	0.55%	2.33%	3.75%
26-Oct-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.76%	0.53%	1.52%	0.70%	0.76%	0.54%	0.00%	0.00%	3.03%	5.11%
25-Sep-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.73%	0.51%	1.46%	0.67%	0.00%	0.00%	0.00%	0.00%	2.92%	4.86%
25-Aug-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.72%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.45%	0.67%	0.00%	0.00%	0.00%	0.00%	2.17%	2.59%
27-Jul-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.40%	0.64%	0.00%	0.00%	0.00%	0.00%	1.40%	1.54%
25-Jun-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.38%	0.63%	0.00%	0.00%	0.00%	0.00%	2.76%	2.39%
26-May-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.33%	0.61%	0.00%	0.00%	0.00%	0.00%	2.67%	2.16%
27-Apr-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.28%	0.59%	0.00%	0.00%	0.00%	0.00%	2.56%	2.07%
25-Mar-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.25%	0.57%	0.00%	0.00%	0.00%	0.00%	2.50%	2.00%
25-Feb-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.19%	0.53%	0.00%	0.00%	0.00%	0.00%	2.98%	2.68%
26-Jan-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.58%	0.41%	1.16%	0.51%	0.00%	0.00%	0.00%	0.00%	1.73%	0.89%
26-Dec-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.56%	0.40%	1.69%	0.70%	0.00%	0.00%	0.00%	0.00%	2.26%	1.41%



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>228 ARM</b>																								
25-Feb-10	0	0	0	0	0	0	124	28,754,347	0	0	0	0	0	0	37	9,686,835	6	852,818	1	114,909	3	455,722	28	6,329,435
25-Jan-10	0	0	0	0	0	0	134	31,179,648	0	0	0	0	0	0	39	10,547,393	5	580,684	2	387,745	3	510,584	26	5,985,889
28-Dec-09	7	1,529,694	0	0	0	0	148	33,601,833	0	0	0	0	0	0	41	11,705,952	5	581,007	2	323,860	3	574,863	27	6,359,778
25-Nov-09	7	1,531,787	0	0	0	0	157	36,701,123	0	0	0	0	0	0	44	12,473,492	5	585,200	1	273,206	4	696,930	26	5,818,378
26-Oct-09	7	1,533,870	0	0	0	0	169	40,114,327	0	0	0	0	0	0	48	13,753,454	6	1,099,155	1	280,172	2	301,976	25	4,974,771
25-Sep-09	6	1,420,995	1	377,433	2	313,423	198	49,091,106	0	0	0	0	0	0	45	11,941,429	5	825,978	2	554,278	3	417,464	22	4,465,308
25-Aug-09	3	635,484	3	691,573	0	0	203	49,146,923	0	0	0	0	0	0	59	15,327,188	6	1,172,453	1	115,540	2	302,054	24	4,723,297
27-Jul-09	4	962,576	0	0	0	0	220	52,050,662	0	0	0	0	0	0	71	18,036,163	6	1,173,372	0	0	4	567,055	16	3,525,246
25-Jun-09	4	963,481	0	0	0	0	224	55,075,575	0	0	0	0	0	0	88	20,786,974	6	1,174,279	0	0	4	567,320	23	4,721,055
26-May-09	3	821,472	0	0	0	0	230	57,119,494	0	0	0	0	0	0	83	19,236,549	5	892,905	1	236,959	2	181,020	26	5,402,622
27-Apr-09	3	822,202	0	0	0	0	233	56,982,842	0	0	0	0	0	0	92	21,486,908	6	1,104,643	1	236,959	1	65,246	30	6,321,394
25-Mar-09	3	822,902	0	0	0	0	228	54,408,798	0	0	0	0	0	0	109	24,819,630	6	1,105,118	1	236,959	3	458,217	29	6,723,140
25-Feb-09	2	651,420	0	0	1	156,319	227	51,946,022	0	0	0	0	0	0	123	28,733,279	6	1,105,589	3	630,173	2	177,430	29	6,733,234
26-Jan-09	1	271,947	0	0	0	0	230	54,056,085	0	0	0	0	0	0	129	29,243,041	6	930,916	3	625,203	3	445,502	27	5,711,945
26-Dec-08	0	0	0	0	1	83,655	220	51,269,201	0	0	0	0	0	0	149	36,312,345	6	1,050,969	3	656,512	3	455,590	29	6,216,230
<b>228 ARM</b>																								
25-Feb-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.74%	17.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.40%	5.73%	0.71%	0.50%	0.12%	0.07%	0.36%	0.27%	3.33%	3.74%
25-Jan-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.75%	18.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.58%	6.16%	0.59%	0.34%	0.24%	0.23%	0.35%	0.30%	3.06%	3.49%
28-Dec-09	0.00%	0.87%	0.00%	0.00%	0.00%	0.00%	16.99%	19.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.71%	6.65%	0.57%	0.33%	0.23%	0.18%	0.34%	0.33%	3.10%	3.61%
25-Nov-09	0.00%	0.85%	0.00%	0.00%	0.00%	0.00%	17.66%	20.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.95%	6.91%	0.56%	0.32%	0.11%	0.15%	0.45%	0.39%	2.92%	3.22%
26-Oct-09	0.00%	0.83%	0.00%	0.00%	0.00%	0.00%	18.72%	21.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.32%	7.48%	0.66%	0.60%	0.11%	0.15%	0.22%	0.16%	2.77%	2.71%
25-Sep-09	0.00%	0.75%	0.11%	0.20%	0.22%	0.17%	21.45%	25.99%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.88%	6.32%	0.54%	0.44%	0.22%	0.29%	0.33%	0.22%	2.38%	2.36%
25-Aug-09	0.00%	0.33%	0.32%	0.36%	0.00%	0.00%	21.41%	25.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.22%	7.88%	0.63%	0.60%	0.11%	0.06%	0.21%	0.16%	2.53%	2.43%
27-Jul-09	0.00%	0.48%	0.00%	0.00%	0.00%	0.00%	22.66%	26.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.31%	9.04%	0.62%	0.59%	0.00%	0.00%	0.41%	0.28%	1.65%	1.77%
25-Jun-09	0.00%	0.47%	0.00%	0.00%	0.00%	0.00%	22.29%	26.59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.76%	10.04%	0.60%	0.57%	0.00%	0.00%	0.40%	0.27%	2.29%	2.28%
26-May-09	0.00%	0.39%	0.00%	0.00%	0.00%	0.00%	22.46%	26.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.11%	9.08%	0.49%	0.42%	0.10%	0.11%	0.20%	0.09%	2.54%	2.55%
27-Apr-09	0.00%	0.38%	0.00%	0.00%	0.00%	0.00%	22.28%	26.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.80%	9.92%	0.57%	0.51%	0.10%	0.11%	0.10%	0.03%	2.87%	2.92%
25-Mar-09	0.00%	0.37%	0.00%	0.00%	0.00%	0.00%	21.19%	24.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.13%	11.14%	0.56%	0.50%	0.09%	0.11%	0.28%	0.21%	2.70%	3.02%
25-Feb-09	0.00%	0.28%	0.00%	0.00%	0.09%	0.07%	20.56%	22.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.14%	12.54%	0.54%	0.48%	0.27%	0.28%	0.18%	0.08%	2.63%	2.94%
26-Jan-09	0.00%	0.12%	0.00%	0.00%	0.00%	0.00%	20.37%	23.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.43%	12.47%	0.53%	0.40%	0.27%	0.27%	0.27%	0.19%	2.39%	2.43%
26-Dec-08	0.00%	0.00%	0.00%	0.00%	0.09%	0.03%	18.74%	20.73%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.69%	14.68%	0.51%	0.42%	0.26%	0.27%	0.26%	0.18%	2.47%	2.51%



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>327 ARM</b>																								
25-Feb-10	0	0	0	0	0	0	10	2,785,257	0	0	0	0	0	0	2	125,701	0	0	0	0	0	0	3	415,393
25-Jan-10	0	0	0	0	0	0	11	2,254,684	0	0	0	0	0	0	1	56,835	0	0	0	0	0	0	1	61,797
28-Dec-09	0	0	0	0	0	0	15	3,684,551	0	0	0	0	0	0	1	56,835	0	0	0	0	0	0	1	61,861
25-Nov-09	1	83,016	0	0	0	0	13	3,093,205	0	0	0	0	0	0	3	475,538	0	0	0	0	0	0	3	420,810
26-Oct-09	0	0	0	0	0	0	9	1,904,702	0	0	0	0	0	0	3	475,701	0	0	0	0	0	0	3	420,873
25-Sep-09	0	0	0	0	0	0	9	1,494,053	0	0	0	0	0	0	3	550,458	0	0	0	0	0	0	2	233,932
25-Aug-09	0	0	0	0	0	0	9	1,558,073	0	0	0	0	0	0	4	660,188	0	0	0	0	0	0	1	62,111
27-Jul-09	0	0	0	0	0	0	9	1,455,947	0	0	0	0	0	0	5	835,548	0	0	0	0	0	0	1	62,163
25-Jun-09	0	0	0	0	0	0	14	2,311,201	0	0	0	0	0	0	2	431,310	0	0	0	0	0	0	1	62,214
26-May-09	0	0	0	0	0	0	14	2,402,284	0	0	0	0	0	0	4	659,056	0	0	0	0	0	0	1	62,266
27-Apr-09	0	0	0	0	0	0	13	2,255,465	0	0	0	0	0	0	5	798,050	0	0	0	0	0	0	2	215,647
25-Mar-09	0	0	0	0	0	0	10	1,614,871	0	0	0	0	0	0	6	943,962	0	0	0	0	0	0	2	215,698
26-Feb-09	0	0	0	0	0	0	8	1,328,298	0	0	0	0	0	0	6	944,143	0	0	0	0	1	153,331	1	62,417
26-Jan-09	0	0	0	0	0	0	13	2,682,975	0	0	0	0	0	0	7	1,373,705	0	0	1	153,331	0	0	1	62,466
26-Dec-08	0	0	0	0	0	0	7	1,152,968	0	0	0	0	0	0	9	1,572,492	1	153,331	0	0	0	0	1	62,516
<b>327 ARM</b>																								
25-Feb-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.53%	16.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.11%	0.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.16%	2.46%
25-Jan-10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.22%	12.88%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.02%	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.02%	0.35%
28-Dec-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.31%	21.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.02%	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.02%	0.35%
25-Nov-09	0.00%	0.46%	0.00%	0.00%	0.00%	0.00%	13.00%	17.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.00%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.00%	2.34%
26-Oct-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.00%	10.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.00%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.00%	2.34%
25-Sep-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.82%	8.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.94%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.96%	1.28%
25-Aug-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.74%	8.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.88%	3.58%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.97%	0.34%
27-Jul-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.57%	7.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.76%	4.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.95%	0.33%
25-Jun-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.33%	12.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.90%	2.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.95%	0.33%
26-May-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.84%	12.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.67%	3.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.92%	0.32%
27-Apr-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.82%	11.46%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.55%	4.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.82%	1.10%
25-Mar-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.01%	8.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.41%	4.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.80%	1.09%
25-Feb-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.21%	6.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.41%	4.77%	0.00%	0.00%	0.00%	0.00%	0.90%	0.78%	0.90%	0.32%
26-Jan-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.61%	13.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.25%	6.80%	0.00%	0.00%	0.89%	0.76%	0.00%	0.00%	0.89%	0.31%
26-Dec-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.09%	5.58%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.83%	7.61%	0.87%	0.74%	0.00%	0.00%	0.00%	0.00%	0.87%	0.30%

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**  
**Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary**

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life
<b>Total (All Loans)</b>										
25-Feb-10	1,309	233,753,327	5	934,811	0.00	0.00	580,347.39	13	2,065,206	306
25-Jan-10	1,327	237,243,725	2	434,019	0.00	0.00	1,423,239.21	21	3,276,186	307
28-Dec-09	1,350	242,587,401	6	1,062,262	0.00	0.00	1,274,479.62	22	3,187,352	308
25-Nov-09	1,378	248,208,953	1	210,000	0.00	0.00	720,611.99	18	2,798,428	309
26-Oct-09	1,397	252,098,821	3	507,062	0.00	0.00	1,073,434.94	26	3,655,133	309
25-Sep-09	1,426	257,959,516	0	0	0.00	0.00	1,795,209.19	29	4,192,300	310
25-Aug-09	1,455	264,003,100	1	15,387	0.00	0.00	1,479,982.18	31	4,618,311	311
27-Jul-09	1,487	270,130,225	2	369,928	0.00	0.00	2,389,712.24	37	5,678,677	312
25-Jun-09	1,526	278,538,342	1	267,811	0.00	0.00	1,700,314.17	33	5,056,873	313
26-May-09	1,560	285,596,333	0	0	0.00	0.00	1,298,913.81	30	3,996,209	314
27-Apr-09	1,590	290,976,576	2	253,076	0.00	0.00	1,055,842.88	33	5,237,490	315
25-Mar-09	1,625	297,476,052	2	274,983	0.00	0.00	2,048,486.03	37	5,051,768	316
25-Feb-09	1,664	304,914,977	1	192,052	0.00	0.00	1,363,838.77	31	4,878,763	317
26-Jan-09	1,696	311,319,619	3	549,998	0.00	0.00	4,505,889.80	51	8,537,552	318
26-Dec-08	1,750	324,928,396	5	603,189	0.00	0.00	1,969,111.39	26	3,366,815	319
<b>Fixed 1st Lien</b>										
25-Feb-10	252	42,574,319	1	392,364	0.00	0.00	0.00	0	0	302
25-Jan-10	253	42,991,361	2	434,019	0.00	0.00	0.00	0	0	303
28-Dec-09	255	43,480,605	1	124,076	0.00	0.00	83,417.31	4	495,894	304
25-Nov-09	260	44,233,727	0	0	0.00	0.00	-22,610.71	2	249,940	305
26-Oct-09	262	44,522,705	1	74,816	0.00	0.00	-14,502.30	1	142,122	305
25-Sep-09	264	44,732,370	0	0	0.00	0.00	129,788.36	2	231,803	306
25-Aug-09	266	45,123,771	0	0	0.00	0.00	44,848.04	2	228,913	307
27-Jul-09	268	45,395,911	2	369,928	0.00	0.00	25,802.30	1	167,798	308
25-Jun-09	271	45,995,540	1	267,811	0.00	0.00	283,612.05	5	900,591	309
26-May-09	277	47,486,625	0	0	0.00	0.00	99,183.58	1	33,593	310
27-Apr-09	278	47,668,698	0	0	0.00	0.00	0.00	0	0	311
25-Mar-09	278	47,713,219	1	142,983	0.00	0.00	124,606.86	2	198,586	312
25-Feb-09	281	48,218,773	0	0	0.00	0.00	26,194.64	1	287,305	313
26-Jan-09	282	48,524,564	0	0	0.00	0.00	10,321.78	2	173,750	314
26-Dec-08	284	48,750,277	2	229,317	0.00	0.00	267,184.88	1	51,974	315

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**  
**Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary**

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life
<b>Fixed 2nd Lien</b>										
25-Feb-10	121	5,143,737	1	36,746	0.00	0.00	(6,487.52)	3	220,758	173
25-Jan-10	125	5,397,685	0	0	0.00	0.00	(1,463.53)	1	33,097	172
28-Dec-09	126	5,432,389	1	24,284	0.00	0.00	(5,690.92)	2	158,314	172
25-Nov-09	129	5,612,310	0	0	0.00	0.00	(6,011.91)	3	111,948	172
26-Oct-09	132	5,721,648	0	0	0.00	0.00	(7,245.60)	5	293,439	174
25-Sep-09	137	6,011,286	0	0	0.00	0.00	(211.40)	1	26,103	173
25-Aug-09	138	6,040,695	0	0	0.00	0.00	(15,868.22)	5	301,745	174
27-Jul-09	143	6,330,002	0	0	0.00	0.00	(3,702.59)	2	91,134	173
25-Jun-09	145	6,420,680	0	0	0.00	0.00	(13,580.14)	5	250,090	174
26-May-09	150	6,659,890	0	0	0.00	0.00	(12,696.42)	6	299,222	175
27-Apr-09	156	6,949,679	0	0	0.00	0.00	(977.01)	4	222,709	177
25-Mar-09	160	7,174,143	0	0	0.00	0.00	(33,765.44)	8	631,063	177
25-Feb-09	168	7,775,322	0	0	0.00	0.00	(8,504.85)	5	242,088	175
26-Jan-09	173	8,010,349	1	38,277	0.00	0.00	(6,346.31)	3	163,530	176
26-Dec-08	177	8,205,641	0	0	0.00	0.00	(12,124.51)	4	226,510	176
<b>228 ARM</b>										
25-Feb-10	841	169,164,567	1	166,063	0.00	0.00	583,670.80	9	1,570,396	310
25-Jan-10	851	171,353,706	0	0	0.00	0.00	1,424,702.74	20	3,243,089	311
28-Dec-09	871	176,159,157	4	913,903	0.00	0.00	1,211,284.89	14	2,099,909	312
25-Nov-09	889	180,417,145	1	210,000	0.00	0.00	749,234.61	13	2,436,540	313
26-Oct-09	903	183,896,573	2	432,246	0.00	0.00	1,095,344.99	18	2,976,880	314
25-Sep-09	923	188,890,501	0	0	0.00	0.00	1,679,463.26	25	3,810,994	315
25-Aug-09	948	194,392,679	1	15,387	0.00	0.00	1,252,867.27	22	3,763,039	316
27-Jul-09	971	199,424,975	0	0	0.00	0.00	2,367,612.53	34	5,419,745	317
25-Jun-09	1,005	207,133,123	0	0	0.00	0.00	1,311,654.24	19	3,479,476	318
26-May-09	1,024	211,916,827	0	0	0.00	0.00	1,192,417.86	22	3,544,410	319
27-Apr-09	1,046	216,669,097	2	253,076	0.00	0.00	1,039,597.28	28	4,886,126	320
25-Mar-09	1,076	222,765,064	1	132,000	0.00	0.00	1,957,644.61	27	4,222,118	321
25-Feb-09	1,104	229,144,906	1	192,052	0.00	0.00	1,206,379.54	24	4,059,756	322
26-Jan-09	1,129	234,580,821	1	245,699	0.00	0.00	4,472,739.55	44	8,031,172	323
26-Dec-08	1,174	247,297,915	2	225,909	0.00	0.00	1,168,767.86	17	2,535,354	324

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life
<b>327 ARM</b>										
25-Feb-10	95	16,870,704	2	339,638	0.00	0.00	3,164.11	1	274,052	309
25-Jan-10	98	17,500,973	0	0	0.00	0.00	0.00	0	0	310
28-Dec-09	98	17,515,250	0	0	0.00	0.00	(14,531.66)	2	433,235	311
25-Nov-09	100	17,945,772	0	0	0.00	0.00	0.00	0	0	312
26-Oct-09	100	17,957,895	0	0	0.00	0.00	(162.15)	2	242,692	313
25-Sep-09	102	18,325,359	0	0	0.00	0.00	(13,831.03)	1	123,401	314
25-Aug-09	103	18,445,955	0	0	0.00	0.00	198,135.09	2	324,614	315
27-Jul-09	105	18,979,336	0	0	0.00	0.00	0.00	0	0	316
25-Jun-09	105	18,988,999	0	0	0.00	0.00	118,628.02	4	426,715	317
26-May-09	109	19,532,990	0	0	0.00	0.00	20,008.79	1	118,985	318
27-Apr-09	110	19,689,102	0	0	0.00	0.00	17,222.61	1	128,655	319
25-Mar-09	111	19,823,625	0	0	0.00	0.00	0.00	0	0	320
25-Feb-09	111	19,775,976	0	0	0.00	0.00	139,769.44	1	289,614	321
26-Jan-09	112	20,203,884	1	266,022	0.00	0.00	29,174.78	2	169,099	322
26-Dec-08	115	20,674,562	1	147,964	0.00	0.00	545,283.16	4	552,978	323

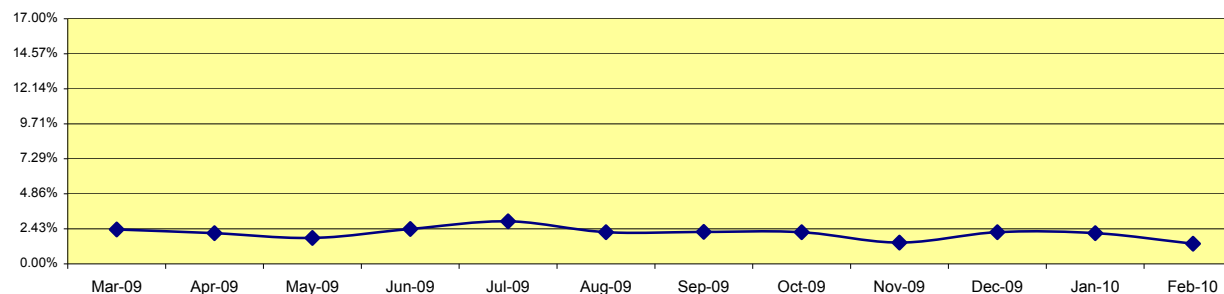
**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**  
**Prepayment Summary**  
**Total (All Loans)**

**SMM (Single Monthly Mortality)**

**Total**

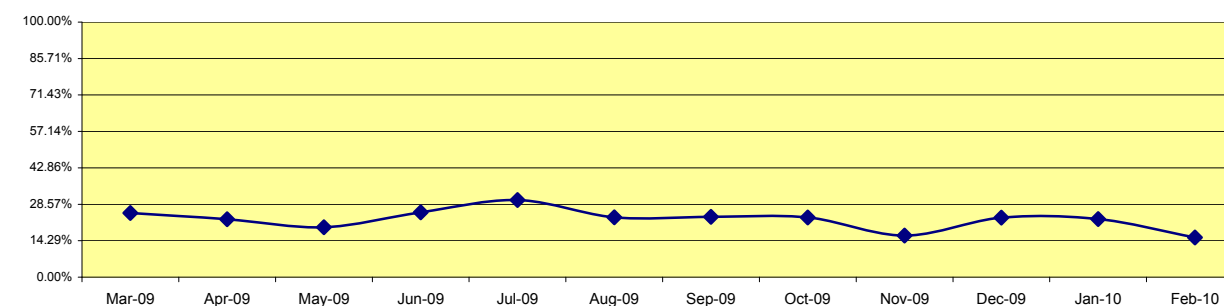
Current Period	1.40%
3-Month Average	1.91%
6-Month Average	1.94%
12-Month Average	2.12%
Average Since Cut-Off	2.51%



**CPR (Conditional Prepayment Rate)**

**Total**

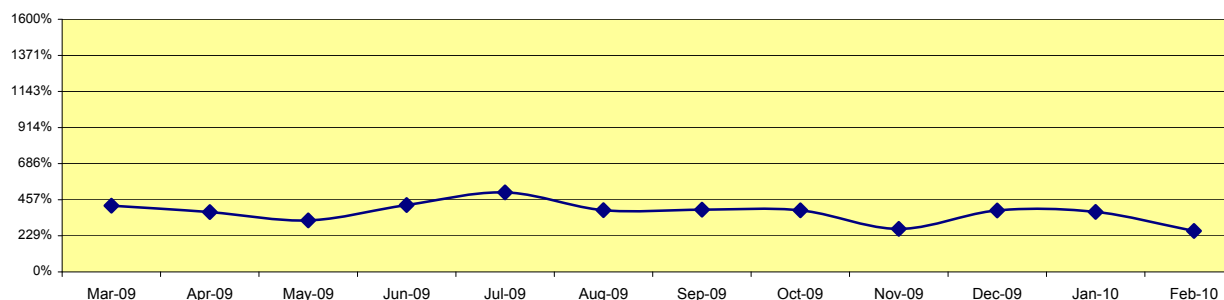
Current Period	15.55%
3-Month Average	20.56%
6-Month Average	20.84%
12-Month Average	22.63%
Average Since Cut-Off	26.10%



**PSA (Public Securities Association)**

**Total**

Current Period	259%
3-Month Average	343%
6-Month Average	347%
12-Month Average	377%
Average Since Cut-Off	435%



SMM	Single Monthly Mortality	(Partial and Full Prepayments + Repurchases + Curtailments + Liquidations + Other Prin Proceeds) / (Beginning Collateral Bal - Scheduled Prin)
CPR	Conditional Prepayment Rate	$1 - (1 - \text{SMM})^{12}$
PSA	Public Securities Association	$100 * \text{CPR} / (0.2 * \text{MIN}(30, \text{WAS}))$
WAS	Weighted Average Seasoning	$(\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance})$

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

*Distribution Date: 25-Feb-10*  
**Mortgage Loan Characteristics Part I**  
**Total (All Loans)**

**Distribution by Current Ending Principal Balance**

Min	Max	Count	% of Total	Balance	% of Total
13,000.00	to 54,000.00	133	10.16%	4,599,286	1.97%
54,000.01	to 72,000.00	112	8.56%	7,048,817	3.02%
72,000.01	to 90,000.00	88	6.72%	7,140,581	3.05%
90,000.01	to 108,000.00	105	8.02%	10,351,698	4.43%
108,000.01	to 126,000.00	99	7.56%	11,575,246	4.95%
126,000.01	to 146,000.00	119	9.09%	16,202,175	6.93%
146,000.01	to 188,000.00	175	13.37%	29,064,878	12.43%
188,000.01	to 230,000.00	123	9.40%	25,427,608	10.88%
230,000.01	to 272,000.00	105	8.02%	26,503,061	11.34%
272,000.01	to 314,000.00	71	5.42%	20,713,176	8.86%
314,000.01	to 356,000.00	48	3.67%	16,031,199	6.86%
356,000.01	to 850,000.00	131	10.01%	59,095,603	25.28%
		1,309	100.00%	233,753,327	100.00%

**Distribution by Cut-off Principal Balance**

Min	Max	Count	% of Total	Balance	% of Total
12,000.00	to 58,000.00	411	10.28%	15,597,187	1.97%
58,000.01	to 80,000.00	318	7.95%	21,947,822	2.77%
80,000.01	to 102,000.00	317	7.93%	29,167,555	3.68%
102,000.01	to 124,000.00	329	8.23%	37,303,004	4.70%
124,000.01	to 146,000.00	338	8.45%	45,391,095	5.72%
146,000.01	to 167,000.00	282	7.05%	43,865,009	5.53%
167,000.01	to 211,000.00	521	13.03%	97,940,257	12.34%
211,000.01	to 255,000.00	364	9.10%	84,542,792	10.66%
255,000.01	to 299,000.00	316	7.90%	87,058,457	10.97%
299,000.01	to 343,000.00	233	5.83%	73,971,388	9.32%
343,000.01	to 387,000.00	169	4.23%	61,658,832	7.77%
387,000.01	to 850,000.00	401	10.03%	194,988,181	24.58%
		3,999	100.00%	793,431,580	100.00%

**Distribution by Current Mortgage Rate**

Min	Max	Count	% of Total	Balance	% of Total
2.00%	to 5.00%	142	10.85%	22,244,337	9.52%
5.00%	to 5.52%	34	2.60%	7,021,487	3.00%
5.52%	to 6.03%	75	5.73%	17,821,708	7.62%
6.03%	to 6.55%	82	6.26%	21,322,686	9.12%
6.55%	to 7.06%	156	11.92%	37,198,689	15.91%
7.06%	to 7.63%	177	13.52%	33,898,799	14.50%
7.63%	to 8.05%	153	11.69%	27,153,369	11.62%
8.05%	to 8.47%	99	7.56%	17,056,926	7.30%
8.47%	to 8.89%	108	8.25%	17,492,344	7.48%
8.89%	to 9.31%	88	6.72%	14,999,834	6.42%
9.31%	to 9.80%	63	4.81%	8,665,185	3.71%
9.80%	to 13.73%	132	10.08%	8,877,964	3.80%
		1,309	100.00%	233,753,327	100.00%

**Distribution by Original Mortgage Rate**

Min	Max	Count	% of Total	Balance	% of Total
5.13%	to 6.75%	430	10.75%	118,265,172	14.91%
6.75%	to 7.00%	296	7.40%	74,306,911	9.37%
7.00%	to 7.25%	196	4.90%	43,949,606	5.54%
7.25%	to 7.50%	322	8.05%	73,367,949	9.25%
7.50%	to 7.75%	326	8.15%	75,272,662	9.49%
7.75%	to 8.04%	431	10.78%	94,508,242	11.91%
8.04%	to 8.47%	384	9.60%	79,314,155	10.00%
8.47%	to 8.91%	466	11.65%	89,161,442	11.24%
8.91%	to 9.34%	307	7.68%	56,734,482	7.15%
9.34%	to 9.78%	254	6.35%	39,389,463	4.96%
9.78%	to 10.23%	182	4.55%	20,191,715	2.54%
10.23%	to 14.03%	405	10.13%	28,969,781	3.65%
		3,999	100.00%	793,431,580	100.00%

Stratifications only include loans with a balance > .01



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Mortgage Loan Characteristics Part II***  
***Total (All Loans)***

**Distribution by Product Characteristics (Current)**

Product Type	# of Loans	Ending Balance	% of Balance	WAMM
Adjustable	936	186,035,271	79.59%	310.64
Fixed 1st Lien	252	42,574,319	18.21%	302.19
Fixed 2nd Lien	121	5,143,737	2.20%	173.23

Total	1,309	233,753,327	100.00%
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**Distribution by Property Types (Current)**

Property Type	# of Loans	Ending Balance	% of Balance	WAMM
SF Unattached Dwelling	932	162,538,826	69.53%	306.23
PUD	198	35,687,814	15.27%	305.00
Multifamily	85	19,010,330	8.13%	307.77
Condo - High Facility	89	15,880,487	6.79%	305.11
SF Attached Dwelling	5	635,871	0.27%	300.87

Total	1,309	233,753,327	100.00%
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**Distribution by Product Characteristics (Cut-off)**

Product Type	# of Loans	Original Principal Balance	% of Balance	WAMM
Adjustable	3,143	693,909,424	87.46%	356.70
Fixed 1st Lien	424	78,652,971	9.91%	349.55
Fixed 2nd Lien	432	20,869,186	2.63%	213.82

Total	3,999	793,431,580	100.00%
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**Distribution by Property Types (Cut-off)**

Property Type	# of Loans	Ending Balance	% of Balance	WAMM
SF Unattached Dwelling	2,824	552,379,548	69.62%	352.81
PUD	629	121,509,795	15.31%	349.48
Multifamily	251	62,226,254	7.84%	353.35
Condo - High Facility	280	54,446,605	6.86%	351.12
SF Attached Dwelling	15	2,869,377	0.36%	354.22

Total	3,999	793,431,580	100.00%
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Stratifications only include loans with a balance > .01

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Mortgage Loan Characteristics Part II***  
***Total (All Loans)***

**Distribution by Occupancy Type (Current)**

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM
Owner Occupied - Primary Residence	1,161	211,770,311	90.60%	305.77
Non-Owner Occupied	129	18,178,984	7.78%	308.88
Owner Occupied - Secondary Residence	19	3,804,033	1.63%	309.85

Total	1,309	233,753,327	100.00%
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**Distribution by Loan Purpose (Current)**

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM
Refinance/Equity Takeout	677	142,073,524	60.78%	308.25
Purchase	510	71,342,507	30.52%	301.79
Refinance/No Cash Out	122	20,337,296	8.70%	305.95

Total	1,309	233,753,327	100.00%
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**Distribution by Occupancy Type (Cut-off)**

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM
Owner Occupied - Primary Residence	3,590	725,645,379	91.46%	352.01
Non-Owner Occupied	370	59,333,801	7.48%	354.57
Owner Occupied - Secondary Residence	39	8,452,400	1.07%	354.80

Total	3,999	793,431,580	100.00%
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**Distribution by Loan Purpose (Cut-off)**

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM
Refinance/Equity Takeout	2,092	479,776,409	60.47%	355.17
Purchase	1,605	259,125,675	32.66%	346.62
Refinance/No Cash Out	302	54,529,496	6.87%	353.13

Total	3,999	793,431,580	100.00%
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Stratifications only include loans with a balance > .01

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Mortgage Loan Characteristics Part II***  
***Total (All Loans)***

**Distribution by Originator Concentration > 10% (Current)**

Originator	# of Loans	Ending Balance	% of Balance	WAMM
Encore	366	81,495,608	34.86%	309.41
Opteum	186	39,824,124	17.04%	307.38
Mortgage It	168	23,724,285	10.15%	294.93

**Distribution by Originator Concentration > 10% (Cut-off)**

Originator	# of Loans	Ending Balance	% of Balance	WAMM
Encore	1,258	317,044,416	39.96%	356.53
Opteum	518	112,873,253	14.23%	355.12

Stratifications only include loans with a balance > .01

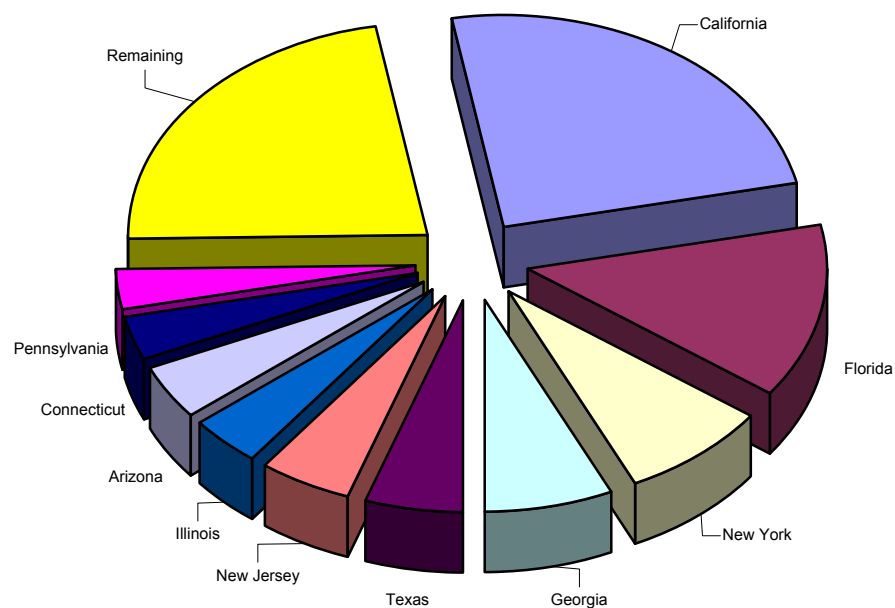
**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**  
**Geographic Concentration**  
**Total (All Loans)**

**Top 10 Current State Concentration**

Geographic Distribution	# of Loans	Balance <sup>(1)</sup>	% of Balance	WAMM
California	185	57,097,255	24.43%	306
Florida	181	31,345,578	13.41%	309
New York	77	18,905,315	8.09%	306
Georgia	125	15,917,232	6.81%	306
Texas	130	12,280,658	5.25%	299
New Jersey	49	11,568,395	4.95%	305
Illinois	51	9,612,440	4.11%	307
Arizona	54	9,354,945	4.00%	302
Connecticut	36	8,054,345	3.45%	302
Pennsylvania	47	6,939,581	2.97%	308
Remaining	374	52,677,584	22.54%	307

**Top 10 Current State Concentration**



**Top 10 Original State Concentration**

Geographic Distribution	# of Loans	Balance <sup>(1)</sup>	% of Balance	WAMM
California	819	260,343,989	32.81%	353
Florida	474	80,260,305	10.12%	353
New York	177	48,510,754	6.11%	352
New Jersey	198	47,064,932	5.93%	353
Georgia	330	43,097,421	5.43%	351
Arizona	210	37,184,435	4.69%	348
Illinois	176	33,322,293	4.20%	355
Virginia	157	32,770,947	4.13%	345
Maryland	106	25,702,928	3.24%	355
Texas	249	24,525,852	3.09%	346
Remaining	1,103	160,647,724	20.25%	353

Stratifications only include loans with a balance > .01 <sup>(1)</sup> Based on Current Period Ending Principal Balance



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**  
**Current Period Realized Loss Detail**  
**Total (All Loans)**

Disclosure Control #	Period	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Loan Non-adjusted	Loss to Trust	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Loan Adjusted	Loss-Certs Adjusted	Liq Type	Adj Type
15970897	201002	524,000.00	265,663.97	258,336.03	0.00	258,336.03	0.00	258,336.03	258,336.03	C	
15942241	201002	363,702.96	80,228.08	283,474.88	0.00	283,474.88	0.00	283,474.88	283,474.88	C	
15970699	201002	347,133.90	120,408.82	226,725.08	0.00	226,725.08	0.00	226,725.08	226,725.08	C	
15908805	201002	277,216.00	3,164.11	274,051.89	0.00	274,051.89	0.00	274,051.89	274,051.89	C	
15974025	201002	268,122.94	(18,196.76)	268,122.94	18,196.76	266,319.70	0.00	268,122.94	266,319.70	C	
15908884	201002	193,850.11	59,374.40	134,475.71	0.00	134,475.71	0.00	134,475.71	134,475.71	C	
15814441	201002	166,487.38	24,381.74	142,105.64	0.00	142,105.64	0.00	142,105.64	142,105.64	C	
15831751	201002	140,533.36	(3,246.06)	140,533.36	3,246.06	143,779.42	0.00	140,533.36	143,779.42	C	
15985183	201002	135,512.88	51,930.78	83,582.10	0.00	83,582.10	0.00	83,582.10	83,582.10	C	
15921563	201002	95,429.24	6,426.65	89,002.59	0.00	89,002.59	0.00	89,002.59	89,002.59	C	
15970454	201002	59,827.22	(6,546.88)	59,827.22	6,546.88	66,374.10	0.00	59,827.22	66,374.10	C	
15986476	201002	41,168.23	(2,101.30)	41,168.23	2,101.30	43,269.53	0.00	41,168.23	43,269.53	C	
15787574	201002	32,568.87	(1,140.16)	32,568.87	1,140.16	33,709.03	0.00	32,568.87	33,709.03	C	
15649636	201002	0.00	0.00	0.00	0.00	0.00	(60.00)	154,915.38	154,915.38	C	
15814476	201002	0.00	0.00	0.00	0.00	0.00	(50.00)	136,438.22	136,438.22	C	
15817946	201002	0.00	0.00	0.00	0.00	0.00	(13.60)	96,394.95	96,394.95	C	
15831750	201002	0.00	0.00	0.00	0.00	0.00	(303.00)	155,946.49	155,946.49	C	
15840320	201002	0.00	0.00	0.00	0.00	0.00	10.00	232,188.26	232,188.26	C	
15913478	201002	0.00	0.00	0.00	0.00	0.00	29.00	204,689.44	204,689.44	A	
15921650	201002	0.00	0.00	0.00	0.00	0.00	(5,233.85)	116,638.49	116,638.49	C	
15935825	201002	0.00	0.00	0.00	0.00	0.00	(9.00)	154,178.06	154,178.06	C	
15969941	201002	0.00	0.00	0.00	0.00	0.00	590.91	210,073.37	210,073.37	C	
15970014	201002	0.00	0.00	0.00	0.00	0.00	61.00	70,853.65	70,853.65	C	
15970097	201002	0.00	0.00	0.00	0.00	0.00	1,363.17	132,880.72	132,880.72	C	

**Liq. Type Code - Legend**

Charge-off	C	REO	R
Hold for Sale	H	Short Pay	S
Matured	M	Third Party	T
Repurchase	N	Write-off	W
Note Sale	O	Assigned	A
Paid in Full	P	Deferment/Write-down	D

**Adjustment Legend**

Escrow Bal/Adv	1	Third Party	6
MREC	2	Charged Off/Matured	7
Rest'd Escrow	3	Side Note	8
Replacement Res.	4	Manual	9
Suspense	5		



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**  
**Current Period Realized Loss Detail**  
**Total (All Loans)**

Disclosure Control #	Period	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Loan Non-adjusted	Loss to Trust	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Loan Adjusted	Loss-Certs Adjusted	Liq Type	Adj Type
15970220	201002	0.00	0.00	0.00	0.00	0.00	1,840.43	293,054.83	293,054.83	C	
15970311	201002	0.00	0.00	0.00	0.00	0.00	922.70	150,482.78	150,482.78	C	
15970393	201002	0.00	0.00	0.00	0.00	0.00	(800.14)	424,273.15	424,273.15	C	
15970745	201002	0.00	0.00	0.00	0.00	0.00	579.05	134,104.25	134,104.25	C	
15971061	201002	0.00	0.00	0.00	0.00	0.00	737.00	99,480.41	99,480.41	C	
15971105	201002	0.00	0.00	0.00	0.00	0.00	(638.61)	367,890.23	367,890.23	C	
15971176	201002	0.00	0.00	0.00	0.00	0.00	26.00	69,855.59	69,855.59	C	
15971601	201002	0.00	0.00	0.00	0.00	0.00	(3,542.16)	175,843.51	175,843.51	C	
15972069	201002	0.00	0.00	0.00	0.00	0.00	121.00	97,209.90	97,209.90	C	
15974045	201002	0.00	0.00	0.00	0.00	0.00	575.00	263,235.38	263,235.38	C	
15974091	201002	0.00	0.00	0.00	0.00	0.00	292.88	280,220.62	280,220.62	C	
15974105	201002	0.00	0.00	0.00	0.00	0.00	16.00	62,840.36	62,840.36	C	
15981253	201002	0.00	0.00	0.00	0.00	0.00	450.00	326,132.92	326,132.92	C	
15982451	201002	0.00	0.00	0.00	0.00	0.00	(11.86)	148,811.93	148,811.93	C	
15984611	201002	0.00	0.00	0.00	0.00	0.00	18.40	39,109.05	39,109.05	C	
15984827	201002	0.00	0.00	0.00	0.00	0.00	1,311.34	314,033.48	314,033.48	C	
15987788	201002	0.00	0.00	0.00	0.00	0.00	2,394.20	109,714.44	109,714.44	C	
16021646	201002	0.00	0.00	0.00	0.00	0.00	9.00	196,873.91	196,873.91	C	
Current Total		2,645,553.09	580,347.39	2,033,974.54	31,231.16	2,065,205.70	684.86	2,033,289.68	2,064,520.84		
Cumulative		195,427,958.98	77,146,319.22	116,169,119.25	2,112,520.51	118,281,639.76	(738,567.48)	116,907,686.73	119,020,207.24		

**Liq. Type Code - Legend**

Charge-off	C	REO
Hold for Sale	H	Short Pay
Matured	M	Third Party
Repurchase	N	Write-off
Note Sale	O	Assigned
Paid in Full	P	Deferment/Write-down

**Adjustment Legend**

Escrow Bal/Adv	1	Third Party	6
MREC	2	Charged Off/Matured	7
Rest'd Escrow	3	Side Note	8
Replacement Res.	4	Manual	9
Suspense	5		



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Historical Realized Loss Summary***  
***Total (All Loans)***

Distribution Date	Current Realized Loss				Previous Liquidations/Payoffs						Realized Loss Adjusted	Cumulative Realized Loss
	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs			
					Amount	Count	Amount	Count	Amount	Count		
25-Feb-10	2,645,553.09	580,347.39	2,065,205.70	13	(10,662.22)	10	11,347.08	19	0.00	0	2,064,520.84	119,020,207.24
25-Jan-10	4,699,424.85	1,423,239.21	3,276,185.64	21	(15,491.73)	21	14,939.39	24	0.00	0	3,276,737.98	116,955,686.40
28-Dec-09	4,461,831.51	1,274,479.62	3,187,351.89	22	(7,927.81)	9	1,736.09	6	0.00	0	3,193,543.61	113,678,948.42
25-Nov-09	3,519,040.01	720,611.99	2,798,428.02	18	(17,310.35)	27	25,757.12	33	0.00	0	2,789,981.25	110,485,404.81
26-Oct-09	4,728,568.23	1,073,434.94	3,655,133.29	26	(31,128.63)	16	4,005.23	10	0.00	0	3,682,256.69	107,695,423.56
25-Sep-09	5,987,509.56	1,795,209.19	4,192,300.37	29	(23,435.01)	31	21,712.48	21	0.00	0	4,194,022.90	104,013,166.87
25-Aug-09	6,098,293.24	1,479,982.18	4,618,311.06	31	(30,367.57)	24	22,521.41	28	0.00	0	4,626,157.22	99,819,143.97
27-Jul-09	8,068,388.83	2,389,712.24	5,678,676.59	37	(27,403.28)	29	19,144.33	17	0.00	0	5,686,935.54	95,192,986.75
25-Jun-09	6,757,186.96	1,700,314.17	5,056,872.79	33	(22,936.76)	21	33,512.89	38	0.00	0	5,046,296.66	89,506,051.21
26-May-09	5,295,123.22	1,298,913.81	3,996,209.41	30	(8,568.16)	33	29,547.07	29	0.00	0	3,975,230.50	84,459,754.55
27-Apr-09	6,293,332.77	1,055,842.88	5,237,489.89	33	(32,662.98)	47	27,085.39	29	0.00	0	5,243,067.48	80,484,524.05
25-Mar-09	7,100,253.84	2,048,486.03	5,051,767.81	37	(12,584.54)	36	23,101.26	17	0.00	0	5,041,251.09	75,241,456.57
25-Feb-09	6,242,601.95	1,363,838.77	4,878,763.18	31	0.00	0	0.00	0	(5,751.62)	132	4,884,514.80	70,200,205.48
26-Jan-09	13,043,441.34	4,505,889.80	8,537,551.54	51	0.00	0	0.00	0	(483.88)	41	8,538,035.42	65,315,690.68
26-Dec-08	5,335,926.33	1,969,111.39	3,366,814.94	26	0.00	0	0.00	0	(14,754.31)	66	3,381,569.25	56,777,655.26
25-Nov-08	8,083,055.74	2,400,972.24	5,682,083.50	42	0.00	0	0.00	0	5,420.49	56	5,676,663.01	53,396,086.01
27-Oct-08	7,591,304.19	2,654,257.70	4,937,046.49	34	0.00	0	0.00	0	(5,734.28)	47	4,942,780.77	47,719,423.00
25-Sep-08	8,183,510.96	3,273,903.08	4,909,607.88	39	0.00	0	0.00	0	20,175.55	73	4,889,432.33	42,776,642.23
25-Aug-08	18,984,859.42	12,818,450.78	6,166,408.64	86	0.00	0	0.00	0	(415,532.97)	102	6,581,941.61	37,887,209.90
25-Jul-08	7,599,809.06	2,590,685.79	5,009,123.27	39	0.00	0	0.00	0	3,851.34	38	5,005,271.93	31,305,268.29
25-Jun-08	7,840,191.51	3,822,496.33	4,017,695.18	32	0.00	0	0.00	0	(97,978.46)	65	4,115,673.64	26,299,996.36
27-May-08	6,254,855.04	3,143,676.30	3,111,178.74	28	0.00	0	0.00	0	115,776.08	87	2,995,402.66	22,184,322.72
25-Apr-08	5,343,391.31	2,548,177.63	2,795,213.68	33	0.00	0	0.00	0	16,743.63	124	2,778,470.05	19,188,920.06
25-Mar-08	3,969,986.08	1,570,730.58	2,399,255.50	21	0.00	0	0.00	0	(17,244.42)	74	2,416,499.92	16,410,450.01
25-Feb-08	4,091,316.57	2,206,020.20	1,885,296.37	20	0.00	0	0.00	0	905.53	55	1,884,390.84	13,993,950.09
25-Jan-08	2,826,066.76	1,398,257.75	1,427,809.01	16	(236,064.98)	26	7,512.31	17	(1,017.03)	38	1,657,378.71	12,109,559.25
26-Dec-07	1,934,985.31	1,297,588.72	637,396.59	12	(101,068.34)	30	45,430.52	15	(222.10)	18	693,256.51	10,452,180.54
26-Nov-07	5,217,232.19	3,141,765.89	2,075,466.30	26	(17,978.94)	16	3,531.31	6	(363.35)	29	2,090,277.28	9,758,924.03
25-Oct-07	3,999,531.23	2,305,783.53	1,693,747.70	18	(14,203.82)	17	52,373.38	4	(710.50)	39	1,656,288.64	7,668,646.75

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Historical Realized Loss Summary***  
***Total (All Loans)***

Distribution Date	Current Realized Loss				Previous Liquidations/Payoffs						Realized Loss Adjusted	Cumulative Realized Loss
	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs			
					Amount	Count	Amount	Count	Amount	Count		
25-Sep-07	4,119,249.27	2,429,354.74	1,689,894.53	19	(59,227.38)	1	2,023.00	1	0.00	0	1,747,098.91	6,012,358.11
27-Aug-07	1,662,315.91	971,333.53	690,982.38	12	(1,350.85)	6	1,237.60	1	(488.10)	27	691,583.73	4,265,259.20
25-Jul-07	2,495,690.35	1,238,522.44	1,257,167.91	15	(433.26)	4	935.25	1	(772.80)	27	1,257,438.72	3,573,675.47
25-Jun-07	1,631,396.37	965,361.49	666,034.88	10	(1,380.10)	3	2,895.89	3	3,554.23	234	660,964.86	2,316,236.75
25-May-07	471,996.99	230,547.84	241,449.15	8	(552.08)	3	0.00	0	(1,708.50)	51	243,709.73	1,655,271.89
25-Apr-07	1,322,587.84	883,595.97	438,991.87	7	(1,857.06)	2	3,053.88	2	(3,553.88)	232	441,348.93	1,411,562.16
26-Mar-07	799,221.12	477,428.59	321,792.53	7	(10.25)	1	0.00	0	(3,658.03)	240	325,460.81	970,213.23
26-Feb-07	150,110.17	(14,520.71)	164,630.88	3	(1,237.60)	1	0.00	0	(104.30)	9	165,972.78	644,752.42
25-Jan-07	57,205.77	(5,123.06)	62,328.83	1	(253.04)	1	0.00	0	(68.00)	3	62,649.87	478,779.64
26-Dec-06	418,838.12	100,940.18	317,897.94	4	(586.25)	2	0.00	0	(1,082.45)	46	319,566.64	416,129.77
27-Nov-06	102,775.97	16,698.08	86,077.89	3	0.00	0	0.00	0	(400.25)	15	86,478.14	96,563.13
25-Oct-06	0.00	0.00	0.00	0	0.00	0	0.00	0	(9,609.04)	110	9,609.04	10,084.99
25-Sep-06	0.00	0.00	0.00	0	0.00	0	0.00	0	(475.95)	31	475.95	475.95
25-Aug-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Jul-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
26-Jun-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-May-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Apr-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	195,427,958.98	77,146,319.22	118,281,639.76	973	(676,682.99)	417	353,402.88	321	(415,287.37)	2,109	119,020,207.24	



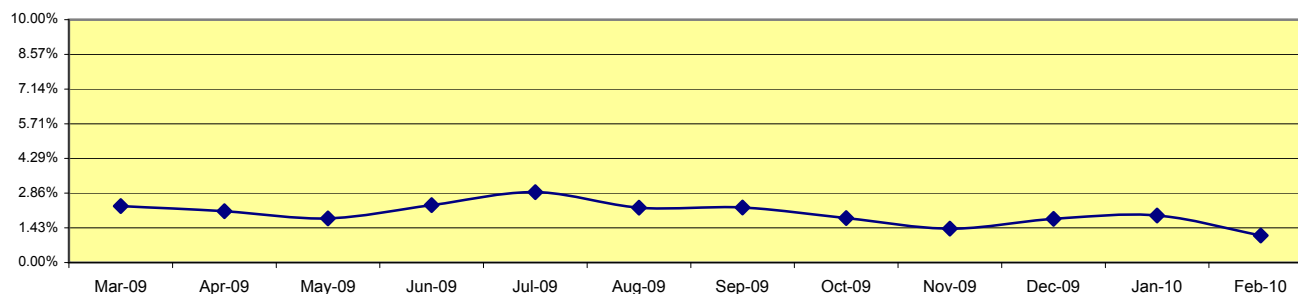
**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

**Distribution Date: 25-Feb-10**  
**Realized Loss Summary**  
**Total (All Loans)**

**MDR (monthly Default Rate)**

**Total**

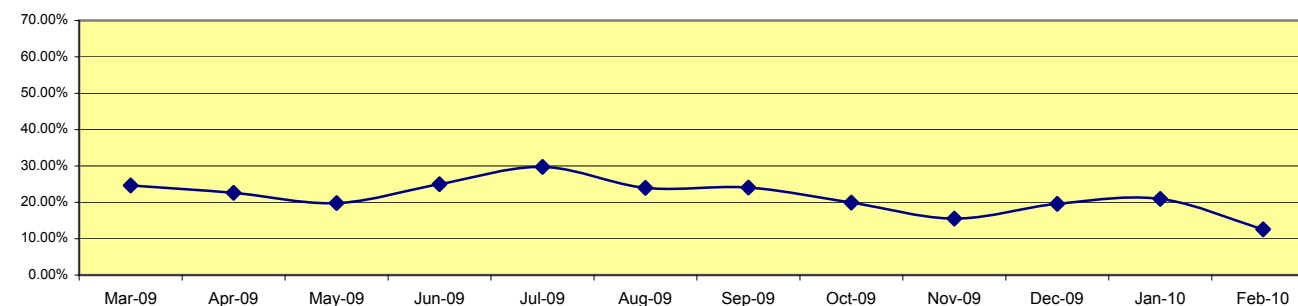
Current Period	1.12%
3-Month Average	1.62%
6-Month Average	1.72%
12-Month Average	2.01%
Average Since Cut-Off	1.19%



**CDR (Conditional Default Rate)**

**Total**

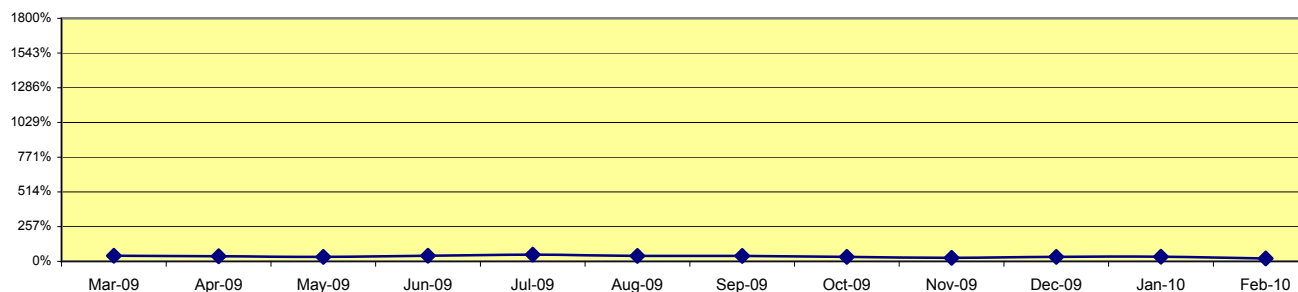
Current Period	12.59%
3-Month Average	17.69%
6-Month Average	18.76%
12-Month Average	21.52%
Average Since Cut-Off	12.74%



**SDA (Standard Default Assumption)**

**Total**

Current Period	20.98%
3-Month Average	29.49%
6-Month Average	31.27%
12-Month Average	35.87%
Average Since Cut-Off	22.37%



MDR	Monthly Default Rate	(Beginning Principal Balance of Liquidated Loans) / (Total Beginning Principal Balance)
CDR	Conditional Default Rate	$1 - (1 - \text{MDR})^{12}$
SDA	Standard Default Assumption	If WAS ≤ 30 then CDR/(WAS*0.02) else if 30 < WAS ≤ 60 then CDR/0.6 else if 60 < WAS ≤ 120 then CDR/(0.6 - ((WAS - 60)*0.0095)) else if WAS > 120 then CDR/0.03
WAS	Weighted Average Seasoning	(Original Term - Remaining Term) * (Current Scheduled Balance / Deal Scheduled Principal Balance)



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Historical Collateral Level REO Report***  
**Total (All Loans)**

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Disclosure Control #	REO Date	City	State	Property Type	Actual Balance	Scheduled Balance	Recent Appraisal Value	Appraisal Date	Date Liquidated	Realized Loss
<i>No Historical REO Reported</i>										
Total					0.00	0.00	0.00			0.00

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Substitution Detail History***

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—— Loans Substituted Into Pool ——

—— Loans Substituted Out of Pool ——

Investor #	Period	Beginning Principal Balance	Investor #	Period	Beginning Principal Balance	Adjusted for Principal	Substitution Code
<i>No Substituted Loans Reported</i>							



Bear Stearns Asset Backed Securities I Trust  
Asset-Backed Certificates  
Series 2006-HE3

Distribution Date: 25-Feb-10  
Substitution Detail History Summary

—— Loans Substituted Into Pool ——			—— Loans Substituted Out of Pool ——			
Period	Count	Beginning Principal Balance	Count	Beginning Principal Balance	Adjusted for Principal	Difference Into vs. Out
No History of Substituted Loans Reported						



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Non EMC Serviced Modified Loan Detail (Current) Part I***

Loan ID	Modification Effective Date	Modified Loan Amount	Ending Actual Balance	Ending Scheduled Balance	Pre-Modification Rate	Post-Modification Rate	Pre-Modification Payment	Post-Modification Payment	Pre-Modification Maturity Date	Post-Modification Maturity Date	Pre-Modification Product Type*	Post-Modification Product Type*	Amount Capitalized	Principal Forgiven	Interest Forgiven
16000454	28-Feb-09		107,091.00	107,091.00	8.28%	5.50%									
15954339	28-Feb-09		97,705.80	97,705.80	8.09%	5.00%									
15721190	28-Feb-09		94,683.70	94,683.70	6.88%	5.68%									
15908897	28-Feb-09		245,423.00	245,423.00	7.13%	5.00%									
15817625	28-Feb-09		113,683.00	113,683.00	7.38%	5.00%									

**Product Type Legend:**

- |                                      |                       |               |
|--------------------------------------|-----------------------|---------------|
| 1 - Fixed Rate                       | 3 - Hybrid            | 5 - Step Rate |
| 2 - Adjustable Rate (Index + Margin) | 4 - Graduated Payment |               |

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Non EMC Serviced Modified Loan Detail (Current) Part II***

Loan ID	Post-Modification Margin	Post-Modification Periodic Interest Cap	Post-Modification Lifetime Interest Cap	Pre-Modification Interest Reset Period	Post-Modification Interest Reset Period	Pre-Modification Initial Reset Date	Post-Modification Initial Reset Date	Post-Modification Next Reset Date	Pre-Modification Amortization Type*	Post-Modification Amortization Type*	Pre-Modification Interest Only Term	Post-Modification Interest Only Term	Balloon Payment Amount	Balloon Payment Date
16000454														
15954339														
15721190														
15908897														
15817625														

**Amortization Type Legend:**

1 - Full Amortizing      3 - IO Maturity Balloon      5 - IO / Amortizing / Balloon      7 - Line of Credit  
2 - Amortizing Balloon      4 - IO / Amortizing      6 - Principal Only

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***EMC Modified Loans - End of Month Balance Reporting***

Type	Count	Count (%)	Balance	Balance (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
<b>Total</b>								
0	134	40.1198%	20,571,965.89	36.2966%	0.00	0.0000%	0.00	0.00
30	25	7.4850%	4,408,470.85	7.7782%	0.00	0.0000%	0.00	0.00
60	11	3.2934%	2,276,092.47	4.0159%	0.00	0.0000%	0.00	0.00
90+	131	39.2216%	23,525,787.36	41.5082%	0.00	0.0000%	0.00	0.00
BKY0	2	0.5988%	256,969.48	0.4534%	0.00	0.0000%	0.00	0.00
BKY60	1	0.2994%	203,871.50	0.3597%	0.00	0.0000%	0.00	0.00
BKY90+	9	2.6946%	1,981,145.82	3.4955%	0.00	0.0000%	0.00	0.00
F/C90+	12	3.5928%	2,617,409.04	4.6181%	0.00	0.0000%	0.00	0.00
PIF	3	0.8982%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
REO90+	6	1.7964%	835,731.19	1.4745%	0.00	0.0000%	0.00	0.00

<b>Total (Prior Month End):</b>	<b>334</b>	<b>100.0000%</b>	<b>56,677,443.00</b>	<b>100.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>
<b>Delinq Total (Prior Month End):</b>	<b>195</b>	<b>58.3832%</b>	<b>35,848,508.00</b>	<b>63.2500%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***EMC Serviced Modified Loan Detail (Current Period) - Part I***  
***Total (All Loans)***

Disclosure Control #	Beginning Scheduled Balance	Current Scheduled Balance	Mod Description	Mod Date	# of Times Modified	Prior Mod Description	Pre-Mod Seasoning	Pre-Mod Loan Status
16000453	332,000.00	346,552.00		1-Feb-10	1		42	90+
15999620	105,270.00	125,994.00	Hybrid to Hybrid Balloon Cap Rate Change Term Change	1-Feb-10	1		35	90+
15908725	169,351.00	183,543.00	Hybrid to Fixed Cap Rate Change	1-Feb-10	1		36	90+
15814530	291,286.00	337,855.00		1-Feb-10	1		34	90+
15814457	337,581.00	373,365.00	Hybrid to Fixed Cap Rate Change Term Change	1-Feb-10	1		36	90+
15830129	163,617.00	205,624.00	Fixed to Fixed Cap Rate Change Term Change	1-Feb-10	1		22	90+
Total	1,399,104.01	1,572,932.51						

\* The information provided is only for EMC serviced loans.



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***EMC Serviced Modified Loan Detail (Current Period) - Part II***  
***Total (All Loans)***

Disclosure Control #	Beginning Scheduled Balance	Current Scheduled Balance	Pre-Mod Rate	Post-Mod Rate	Principal Forgiveness	Amount Capitalized	Amount Deferred	Pre-Mod Payment	Post-Mod Payment
16000453	332,000.00	346,552.00	6.84%	5.00%	0.00	14,552.30	84,800.00	1,892.40	1,262.16
15999620	105,270.00	125,994.00	8.50%	5.00%	0.00	19,767.40	17,400.00	837.35	523.64
15908725	169,351.00	183,543.00	9.13%	5.38%	0.00	12,322.20	0.00	1,424.36	1,094.85
15814530	291,286.00	337,855.00	10.85%	5.00%	0.00	43,497.50	0.00	2,810.93	1,652.84
15814457	337,581.00	373,365.00	9.38%	5.00%	0.00	31,852.30	0.00	2,903.51	1,936.77
15830129	163,617.00	205,624.00	6.98%	5.00%	0.00	36,938.40	11,600.00	1,141.43	935.58
Total	1,399,104.01	1,572,932.51			0.00	158,930.02	113,800.00	11,009.98	7,405.84

\*The information provided is only for EMC serviced loans.

**Bear Stearns Asset Backed Securities I Trust  
Asset-Backed Certificates  
Series 2006-HE3**

***Distribution Date: 25-Feb-10  
EMC Serviced Historical Modified Loan Detail  
Total (All Loans)***

Period	Count	Beginning Scheduled Balance	Current Scheduled Balance	Principal Forgiveness	Amount Capitalized	Amount Deferred	Pre-Mod Payment	Post-Mod Payment
201002	6	1,399,104.01	1,572,932.51	0.00	158,930.02	113,800.00	11,009.98	7,405.84
201001	3	729,769.84	798,898.79	0.00	68,292.25	118,450.00	5,472.50	3,361.49
200912	2	611,774.71	659,402.64	0.00	44,427.21	73,000.00	4,179.72	2,959.44
200911	5	855,503.59	903,797.65	0.00	45,604.54	4.00	6,410.31	5,256.02
200910	5	1,522,660.33	1,664,572.44	0.00	130,678.64	0.00	11,434.19	4,655.97
200909	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200908	1	126,790.60	157,265.06	0.00	29,508.83	0.00	1,284.86	655.28
200907	2	188,571.03	214,787.76	0.00	25,302.13	781.19	1,453.56	1,692.78
200906	6	891,479.54	992,371.86	0.00	95,195.72	0.00	5,970.06	5,890.44
200905	3	264,710.73	274,248.66	0.00	8,948.20	0.00	2,009.77	1,516.28
200904	12	1,648,368.86	1,712,278.52	0.00	59,356.19	0.00	13,432.97	8,604.79
200903	17	2,421,817.69	2,460,527.03	0.00	(2,200.86)	(30.00)	14,606.58	9,389.97
200902	21	2,174,653.35	2,318,939.87	0.00	132,687.32	1,531.15	18,664.84	13,218.87
200901	16	2,628,783.28	2,723,963.74	0.00	91,692.04	0.00	20,107.39	14,542.50
200812	11	2,732,574.78	2,881,186.17	0.00	138,933.35	0.00	20,616.91	15,770.49
200811	40	6,243,558.57	6,576,150.38	0.00	321,079.79	0.00	50,163.01	35,197.37
200810	22	4,083,983.68	4,322,633.12	0.00	243,838.54	0.00	34,675.35	24,006.41
200809	20	3,907,657.32	4,095,360.59	0.00	180,137.37	0.00	32,713.12	22,758.80
200808	20	4,053,388.47	4,189,379.43	0.00	129,171.53	0.00	32,841.42	24,141.60
200807	20	3,618,973.79	3,765,099.26	0.00	141,796.79	0.00	31,842.55	23,769.32
200806	11	2,091,376.94	2,156,083.92	0.00	63,202.13	0.00	17,691.25	12,613.75
200805	17	3,051,572.16	3,135,640.98	0.00	82,117.11	0.00	25,482.84	21,625.16
200804	16	3,513,478.90	3,482,773.32	0.00	(33,539.07)	0.00	29,523.39	24,531.43
200803	32	6,492,128.41	6,588,567.91	0.00	91,425.99	0.00	27,562.16	40,815.98
200802	39	7,073,266.08	7,087,144.21	0.00	12,231.19	0.00	12,271.90	49,328.56
200801	28	5,034,934.90	1,386,521.62	0.00	17,270.75	0.00	37,323.40	35,314.16
200712	9	1,147,339.21	1,230,156.11	0.00	80,702.92	0.00	9,761.72	9,163.35
200711	4	785,662.92	812,097.15	0.00	25,080.07	0.00	5,313.63	5,328.33
200710	2	267,643.48	291,290.15	0.00	19,678.56	0.00	2,334.42	2,253.57
200709	10	1,954,203.51	2,062,273.16	0.00	105,950.88	0.00	12,644.32	13,184.28
200708	11	1,791,785.60	1,880,925.67	0.00	84,498.91	0.00	12,675.70	12,436.61
200707	8	1,361,063.47	1,441,871.52	0.00	77,516.41	0.00	10,866.29	10,067.31

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**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***EMC Serviced Historical Modified Loan Detail***  
***Total (All Loans)***

Period	Count	Beginning Scheduled Balance	Current Scheduled Balance	Principal Forgiveness	Amount Capitalized	Amount Deferred	Pre-Mod Payment	Post-Mod Payment
200706	1	342,250.80	352,790.98	0.00	9,273.48	0.00	2,314.91	2,386.20
200705	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200704	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200703	1	52,143.33	58,785.00	0.00	6,444.39	0.00	452.77	467.93
200702	1	270,000.00	287,553.70	0.00	0.00	0.00	1,890.00	1,696.19
200701	1	83,674.28	87,113.66	0.00	3,208.57	0.00	637.45	491.80
200612	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200611	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200610	1	292,000.00	298,637.24	0.00	6,637.24	0.00	1,800.67	1,620.99
200609	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200608	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200607	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200606	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200605	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
200604	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>424</b>	<b>75,708,648.16</b>	<b>74,924,021.78</b>	<b>0.00</b>	<b>2,695,079.13</b>	<b>307,536.34</b>	<b>529,435.91</b>	<b>468,119.26</b>

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**Bear Stearns Asset Backed Securities I Trust  
Asset-Backed Certificates  
Series 2006-HE3**

**Distribution Date: 25-Feb-10  
EMC Serviced Cumulative Summary For Prior Modifications  
Total (All Loans)**

Modification Type*	Loan Count	Weighted Average Seasoning	Principal \$ Amount Forgiven	Capitalized \$ Amount	% of Orig Sched Balance	% of Current Balance	Performance From Time of Modification <sup>(1)</sup>		
							To Date Redefault Rate	6-Month Average Redefault Rate	12-Month Average Redefault Rate
No Modification Type Provided	10	11.40	0.00	58,049.75	0.19%	0.65%	10.00%	10.00%	0.00%
ARM Balloon to ARM Balloon Cap Rate Change	2	16.00	0.00	28,234.28	0.06%	0.20%	100.00%	100.00%	100.00%
ARM Balloon to ARM Balloon Cap Rate Change Term Change	1	4.00	0.00	35,191.96	0.04%	0.14%	0.00%	N/A	N/A
ARM Balloon to ARM Cap Rate Change Term Change	1	19.00	0.00	15,308.58	0.05%	0.15%	100.00%	100.00%	0.00%
ARM to ARM Cap Rate Change	1	10.00	0.00	3,376.47	0.03%	0.11%	0.00%	0.00%	N/A
ARM to Fixed Cap Rate Change Term Change Interest Only	1	11.00	0.00	15,532.27	0.02%	0.07%	0.00%	0.00%	N/A
Arm to Hybrid Cap Rate Change	1	23.00	0.00	281.57	0.02%	0.06%	0.00%	0.00%	0.00%
ARM to Hybrid Cap Rate Change Term Change	1	11.00	0.00	4,588.65	0.01%	0.03%	100.00%	100.00%	N/A
Fixed Balloon to Fixed Balloon Cap Rate Change	9	13.22	0.00	6,867.14	0.06%	0.21%	44.44%	44.44%	44.44%
Fixed Balloon to Fixed Balloon Cap Rate Change Term Change	8	12.38	0.00	6,167.90	0.05%	0.17%	0.00%	0.00%	0.00%
Fixed Balloon to Fixed Balloon Rate Change	1	19.00	0.00	0.00	0.01%	0.03%	0.00%	0.00%	0.00%
Fixed Balloon to Fixed Cap Rate Change Term Change	1	20.00	0.00	535.17	0.00%	0.01%	0.00%	0.00%	0.00%
Fixed Balloon to Fixed Cap Term Change	1	13.00	0.00	693.76	0.01%	0.02%	100.00%	100.00%	100.00%
Fixed to Fixed Cap	9	28.33	0.00	52,136.89	0.20%	0.66%	66.67%	66.67%	66.67%
Fixed to Fixed Cap Rate Change	13	19.46	0.00	72,273.36	0.16%	0.52%	46.15%	46.15%	30.77%
Fixed to Fixed Cap Rate Change Interest Only	1	17.00	0.00	7,896.34	0.02%	0.07%	100.00%	100.00%	100.00%
Fixed to Fixed Cap Rate Change Term Change	14	12.43	0.00	126,241.04	0.24%	0.80%	21.43%	21.43%	14.29%
Fixed to Fixed Cap Term Change	2	14.00	0.00	8,487.73	0.02%	0.08%	0.00%	0.00%	0.00%
Fixed to Fixed Rate Change	3	22.67	0.00	0.00	0.01%	0.05%	0.00%	0.00%	0.00%
Fixed to Fixed Rate Change Term Change	1	22.00	0.00	0.00	0.01%	0.03%	0.00%	0.00%	0.00%
Hybrid to ARM	1	11.00	0.00	(80,855.90)	0.04%	0.13%	100.00%	100.00%	N/A
Hybrid to ARM Cap	2	13.00	0.00	27,277.37	0.03%	0.11%	0.00%	0.00%	0.00%
Hybrid to ARM Cap Interest Only	1	1.00	0.00	19,453.39	0.02%	0.07%	0.00%	N/A	N/A
Hybrid to ARM Cap Rate Change	6	9.83	0.00	81,775.54	0.16%	0.54%	16.67%	16.67%	16.67%
Hybrid to ARM Cap Rate Change Interest Only	10	15.10	0.00	163,488.39	0.33%	1.09%	50.00%	50.00%	30.00%
Hybrid to ARM Cap Rate Change Term Change	19	14.84	0.00	180,624.90	0.46%	1.54%	31.58%	31.58%	15.79%
Hybrid to ARM Cap Rate Change Term Change Interest Only	2	20.00	0.00	30,358.39	0.07%	0.24%	50.00%	50.00%	0.00%
Hybrid to ARM Cap Term Change	2	18.00	0.00	10,952.03	0.03%	0.10%	50.00%	50.00%	50.00%
Hybrid to ARM Rate Change	1	21.00	0.00	0.00	0.01%	0.04%	0.00%	0.00%	0.00%
Hybrid to ARM Rate Change Term Change	1	19.00	0.00	0.00	0.01%	0.03%	0.00%	0.00%	0.00%
Hybrid to Fixed Cap Interest Only	1	15.00	0.00	9,389.29	0.01%	0.04%	0.00%	0.00%	0.00%
Hybrid to Fixed Cap Rate Change	10	14.70	0.00	81,315.57	0.20%	0.68%	10.00%	10.00%	0.00%
Hybrid to Fixed Cap Rate Change Interest Only	17	14.24	0.00	166,609.32	0.57%	1.89%	52.94%	52.94%	47.06%
Hybrid to Fixed Cap Rate Change Term Change	21	13.29	0.00	234,704.86	0.48%	1.60%	19.05%	19.05%	19.05%
Hybrid to Fixed Cap Rate Change Term Change Interest Only	9	13.33	0.00	73,818.52	0.20%	0.67%	44.44%	44.44%	44.44%
Hybrid to Hybrid	1	22.00	0.00	(118,297.84)	0.03%	0.08%	0.00%	0.00%	0.00%

<sup>(1)</sup> Each time frame is independent from one another

\* For loans with combination modification

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\*\*\* Please note that month end information and reporting is based off of Modification Dates. However, performance measures are based off of Due Dates. This nuance may create loan count discrepancies.

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**Bear Stearns Asset Backed Securities I Trust  
Asset-Backed Certificates  
Series 2006-HE3**

**Distribution Date: 25-Feb-10  
EMC Serviced Cumulative Summary For Prior Modifications  
Total (All Loans)**

Modification Type*	Loan Count	Weighted Average Seasoning	Principal \$ Amount Forgiven	Capitalized \$ Amount	% of Orig Sched Balance	% of Current Balance	Performance From Time of Modification <sup>(1)</sup>		
							To Date Redefault Rate	6-Month Average Redefault Rate	12-Month Average Redefault Rate
Hybrid to Hybrid Balloon Cap Rate Change	1	13.00	0.00	4,944.22	0.01%	0.03%	0.00%	0.00%	0.00%
Hybrid to Hybrid Balloon Cap Rate Change Term Change	6	6.00	0.00	107,443.25	0.15%	0.51%	33.33%	33.33%	16.67%
Hybrid to Hybrid Balloon Cap Rate Change Term Change Interest Only	3	5.33	0.00	45,101.18	0.09%	0.28%	0.00%	0.00%	N/A
Hybrid to Hybrid Cap	19	25.26	0.00	169,351.22	0.46%	1.52%	78.95%	78.95%	68.42%
Hybrid to Hybrid Cap Interest Only	3	16.67	0.00	29,869.03	0.09%	0.30%	66.67%	66.67%	66.67%
Hybrid to Hybrid Cap Rate Change	76	22.87	0.00	548,782.54	1.92%	6.44%	31.58%	30.26%	21.05%
Hybrid to Hybrid Cap Rate Change Interest Only	16	17.06	0.00	127,562.35	0.54%	1.80%	18.75%	18.75%	18.75%
Hybrid to Hybrid Cap Rate Change Term Change	20	15.90	0.00	182,746.68	0.46%	1.54%	50.00%	45.00%	30.00%
Hybrid to Hybrid Cap Rate Change Term Change Interest Only	18	17.50	0.00	156,801.97	0.48%	1.60%	33.33%	33.33%	33.33%
Hybrid to Hybrid Rate Change	3	28.00	0.00	0.00	0.15%	0.49%	66.67%	66.67%	33.33%
Hybrid to Hybrid Rate Change Interest Only	1	19.00	0.00	0.00	0.05%	0.17%	100.00%	100.00%	0.00%
Paulson Reset Freeze	73	23.58	0.00	0.00	1.19%	3.97%	0.00%	0.00%	0.00%
<b>Total</b>	<b>424</b>		<b>0.00</b>	<b>2,695,079.13</b>	<b>9.44%</b>	<b>31.58%</b>	<b>29.25%</b>	<b>28.77%</b>	<b>21.70%</b>

<sup>(1)</sup> Each time frame is independent from one another

\* For loans with combination modification

\*\* The information provided is only for EMC serviced loans.

\*\*\* Please note that month end information and reporting is based off of Modification Dates. However, performance measures are based off of Due Dates. This nuance may create loan count discrepancies.

DISCLAIMER: This information is unaudited, is for informational purposes only and does not constitute (i) investment advice or an offer to sell or a solicitation of an offer to buy any security, other investment or investment service, or (ii) a representation as to suitability of any security, other investment or investment service. Past performance is not a representation as to future results. EMC Mortgage Corporation does not review and assumes no responsibility for any information received from or created by any third parties; provided further, for modification reporting, data subsequent to May 1, 2007, is more robust than data prior to May 1, 2007.



**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Material Breaches Detail***

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Disclosure Control #	Loan Group #	Ending Principal Balance	Material Breach Date	Material Breach Description
<b><i>No Material Breaches Reported</i></b>				

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Material breaches of pool asset representation or warranties or transaction covenants.

**Bear Stearns Asset Backed Securities I Trust**  
**Asset-Backed Certificates**  
**Series 2006-HE3**

***Distribution Date: 25-Feb-10***  
***Deferred Balance Detail***  
***Total (All Loans)***

Disclosure Control #	Deferred Balance
16014440	1,993.50
15814439	1,573.31
15787570	668.17
15818339	3,266.49
15818111	1,573.68
15818095	2,559.92
15986351	1,717.08
15986295	1,317.96
15814495	2,616.67
15787626	942.84
15931597	1,531.15
15984638	2,384.16
Total Deferred Balance	22,144.93
Total Count	12

Total Servicing Advances = Total Deferred Balance + Total Advances (Principal & Interest)