

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

Distribution Date: 25-Jan-10

Payment Date: 25-Jan-10
Prior Payment: 28-Dec-09
Next Payment: 25-Feb-10
Record Date: 22-Jan-10

Distribution Count: 46

Closing Date: 30-Mar-06
First Pay. Date: 25-Apr-06
Rated Final Payment Date: 25-Apr-36
Determination Date: 15-Jan-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
april.haley@bankofamerica.com
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. 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.

The Loan Level Data will include fields as determined by EMC.

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-Jan-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	0.3112500000%
A-2	07387UHQ7	171,485,000.00	89,238,723.35	3,072,157.12	0.00	0.00	86,166,566.23	28,544.00	0.00	0.4112500000%
A-3	07387UHR5	24,954,000.00	24,954,000.00	0.00	0.00	0.00	24,954,000.00	9,922.68	0.00	0.5112500000%
M-1	07387UHS3	38,481,000.00	38,481,000.00	0.00	0.00	0.00	38,481,000.00	17,695.92	0.00	0.5912500000%
M-2	07387UHT1	30,150,000.00	30,150,000.00	0.00	0.00	0.00	30,150,000.00	14,333.81	0.00	0.6112500000%
M-3	07387UHU8	18,646,000.00	18,646,000.00	0.00	0.00	0.00	18,646,000.00	9,009.64	0.00	0.6212500000%
M-4	07387UHV6	16,265,000.00	16,265,000.00	0.00	0.00	0.00	16,265,000.00	9,377.22	0.00	0.7412500000%
M-5	07387UHW4	15,075,000.00	15,075,000.00	0.00	0.00	0.00	15,075,000.00	9,160.16	0.00	0.7812500000%
M-6	07387UHX2	13,488,000.00	9,777,677.55	0.00	2,271,519.11	0.00	7,506,158.44	6,473.64	0.00	0.8512500000%
M-7	07387UHY0	13,092,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.3812500000%
M-8	07387UHZ7	11,505,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.6312500000%
M-9	07387UJA0	9,124,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.4812500000%
M-10	07387UJB8	10,315,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.4812500000%
CE	07387UJD4	793,431,579.99 N	242,587,400.90	0.00	0.00	0.00	237,243,724.67	0.00	(1,290,008.30)	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	242,587,500.90	3,072,157.12	2,271,519.11	0.00	237,243,824.67	104,517.07	(1,290,008.30)	
Total P&I Payment								3,176,674.19		

⁽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-Jan-10
Statement to Certificate Holders (FACTORS)
Bond Payments

Class	CUSIP	Initial Class Certificate Balance	Beginning Class Certificate Balance ⁽¹⁾ *	Principal Payment *	Principal Adjustment or Loss	Deferred Interest *	Ending Class Certificate Balance ⁽¹⁾ *	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	520.387925183	17.915019506	0.000000000	0.000000000	502.472905677	0.166451876	0.000000000
A-3	07387UHR5	24,954,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.397638855	0.000000000
M-1	07387UHS3	38,481,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.459861230	0.000000000
M-2	07387UHT1	30,150,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.475416584	0.000000000
M-3	07387UHU8	18,646,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.483194251	0.000000000
M-4	07387UHV6	16,265,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.576527513	0.000000000
M-5	07387UHW4	15,075,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.607639138	0.000000000
M-6	07387UHX2	13,488,000.00	724.916781584	0.000000000	168.410372924	0.000000000	556.506408660	0.479955516	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 N	305.744574602	0.000000000	0.000000000	0.000000000	299.009682313	0.000000000	(1.625859535)
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

⁽¹⁾ 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-Jan-10
Cash Reconciliation Summary

Pool Source of Funds				Non-Pool Source of Funds	
Interest Summary		Principal Summary		Reserve Fund	
Interest Summary		Principal Summary		Reserve Fund	
Scheduled Interest	1,498,231.48	Scheduled Prin Distribution	171,112.53	Beginning Balance	0.00
Fees	103,706.11	Curtailments	39,119.89	Withdrawal from Trust	0.00
Remittance Interest	1,394,525.36	Prepayments in Full	434,018.96	Reimbursement from Waterfall	0.00
Other Interest Proceeds/Shortfalls		Liquidation Proceeds	1,423,239.21	Ending Balance	0.00
Prepayment Penalties	0.00	Repurchase Proceeds	0.00	Yield Maintenance Agreement	
Other Interest Loss	(120,839.30)	Other Principal Proceeds	(552.34)	Amt Received Under the Yield Main. Agreement	
Other Interest Proceeds	3,462.41	Remittance Principal	2,066,938.25	Swap Agreement	
Non-advancing Interest	(63,607.85)			Net Swap payment payable to the Swap	
Net PPIS/Relief Act Shortfall	(199.36)			Administrator	0.00
Modification Shortfall	0.00			Net Swap payment payable to the Swap	103,605.32
Other Interest Proceeds/Shortfalls	(181,184.10)			Provider	
Interest Adjusted	1,213,341.26			Swap Termination payment payable to the Swap	
Fee Summary				Administrator	0.00
Total Servicing Fees	103,706.11			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	0.00				
Insurance Premium	0.00				
Total Fees	103,706.11				
Advances (Principal & Interest)				P&I Due Certificate Holders	
Current Advances	Not Provided			3,176,674.19	
Outstanding Advances	15,104,248.80				

-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-Jan-10
Cash Reconciliation Summary

	Fixed 1st Lien	Fixed 2nd Lien	228 ARM	327 ARM	Total
Interest Summary					
Scheduled Interest	261,656.87	42,483.22	1,092,712.77	101,378.62	1,498,231.48
Fees	18,587.96	2,322.35	75,308.04	7,487.77	103,706.11
Remittance Interest	243,068.91	40,160.87	1,017,404.73	93,890.85	1,394,525.36
Other Interest Proceeds/Shortfalls					
Prepayment Penalties	0.00	0.00	0.00	0.00	0.00
Other Interest Loss	(0.42)	(0.10)	(120,838.63)	(0.15)	(120,839.30)
Other Interest Proceeds	0.30	782.72	2,679.27	0.12	3,462.41
Non-advancing Interest	(2,735.33)	(20,540.67)	(37,187.99)	(3,143.86)	(63,607.85)
Net PPIS/Relief Act Shortfall	(199.36)	0.00	0.00	0.00	(199.36)
Modification Shortfall	0.00	0.00	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	(2,934.81)	(19,758.05)	(155,347.35)	(3,143.89)	(181,184.10)
Interest Adjusted	240,134.10	20,402.82	862,057.38	90,746.96	1,213,341.26
Principal Summary					
Scheduled Principal Distribution	48,736.39	2,622.57	109,022.50	10,731.07	171,112.53
Curtailments	6,488.71	448.17	28,636.12	3,546.89	39,119.89
Prepayments in Full	434,018.96	0.00	0.00	0.00	434,018.96
Liquidation Proceeds	0.00	(1,463.53)	1,424,702.74	0.00	1,423,239.21
Repurchase Proceeds	0.00	0.00	0.00	0.00	0.00
Other Principal Proceeds	(1,209.93)	91.93	1,238.19	(672.53)	(552.34)
Less Mod Losses	0.00	0.00	0.00	0.00	0.00
Remittance Principal	488,034.13	1,699.14	1,563,599.55	13,605.43	2,066,938.25
Fee Summary					
Total Servicing Fees	18,587.96	2,322.35	75,308.04	7,487.77	103,706.11
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	0.00	0.00	0.00	0.00	0.00
Total Fees	18,587.96	2,322.35	75,308.04	7,487.77	103,706.11
Beginning Principal Balance	43,480,604.59	5,432,389.02	176,159,156.81	17,515,250.48	242,587,400.90
Ending Principal Balance	42,991,360.53	5,397,685.27	171,353,706.35	17,500,972.52	237,243,724.67
Advances (Principal & Interest)					
Current Advances	Not Provided	Not Provided	Not Provided	Not Provided	Not Provided
Outstanding Advances	1,574,724.01	107,244.37	12,644,791.49	777,488.93	15,104,248.80

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

Distribution Date: 25-Jan-10
Fees Accrued and Paid

	Accrued	Paid
Servicing Fees	103,706.11	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



Distribution Date: 25-Jan-10

20-Jan-2010 08:09

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	1,005,218.87
Excess Cashflow	0.00
Extra Principal Distribution Amount	1,005,218.87
Remaining Excess Spread	0.00

Triggers

Stepdown Date Reached? ^[1]	YES
Stepdown Month	37
Current Specified Enhancement Percentage	54.1193%
Stepdown Date Threshold Percentage	50.6000%

Trigger Event in Effect? ^[2]	YES
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Delinquency Event in Effect? ^[3]	YES
Delinquency Percentage	59.7336%
Delinquency Event Threshold	31.5000%

Loss Event in Effect? ^[4]	YES
Loss Event Start Month	37
Cumulative Realized Losses	116,540,399.03
Cumulative Realized Loss Percent	14.6881%
Loss Event Threshold	3.8000%

Swap Provider Trigger Event in Effect? ^[5]	NO
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Optional Termination Date Reached? ^[6]	NO
Stated Principal Balance	237,243,724.67
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-Jan-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	0.311250000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
A-2	Act/360	28	89,238,723.35	0.411250000%	28,544.00	0.00	0.00	28,544.00	28,544.00	0.00	0.00	0.00	0.00	No
A-3	Act/360	28	24,954,000.00	0.511250000%	9,922.68	0.00	0.00	9,922.68	9,922.68	0.00	0.00	0.00	0.00	No
M-1	Act/360	28	38,481,000.00	0.591250000%	17,695.92	0.00	0.00	17,695.92	17,695.92	0.00	0.00	0.00	0.00	No
M-2	Act/360	28	30,150,000.00	0.611250000%	14,333.81	0.00	0.00	14,333.81	14,333.81	0.00	0.00	0.00	0.00	No
M-3	Act/360	28	18,646,000.00	0.621250000%	9,009.64	0.00	0.00	9,009.64	9,009.64	0.00	0.00	0.00	0.00	No
M-4	Act/360	28	16,265,000.00	0.741250000%	9,377.22	0.00	0.00	9,377.22	9,377.22	0.00	0.00	0.00	0.00	No
M-5	Act/360	28	15,075,000.00	0.781250000%	9,160.16	0.00	0.00	9,160.16	9,160.16	0.00	0.00	0.00	0.00	No
M-6	Act/360	28	9,777,677.55	0.851250000%	6,473.64	0.00	0.00	6,473.64	6,473.64	0.00	0.00	0.00	0.00	No
M-7			0.00	1.381250000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
M-8			0.00	1.631250000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
M-9			0.00	2.481250000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
M-10			0.00	2.481250000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
CE			242,587,400.90	N/A	1,290,008.30	0.00	0.00	6,809,765.61	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			242,587,500.90		1,394,525.37	0.00	0.00	6,914,282.68	104,517.07	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-Jan-10
Bond Interest Reconciliation - Part II

[illegible]

⁽¹⁾ Other Interest Proceeds are additional interest amounts specifically allocated to the bond(s) and used in determining the bonds Distributable Interest.

⁽²⁾ Interest Carry-Forward Shortfall is unpaid interest with interest thereon.

* 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-Jan-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	89,238,723.35	171,112.53	1,895,825.72	1,005,218.87	0.00	0.00	0.00	0.00	0.00	86,166,566.23	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	9,777,677.55	0.00	0.00	0.00	0.00	2,271,519.11	5,981,841.55	0.00	0.00	7,506,158.44	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	242,587,400.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237,243,724.67	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	242,587,500.90	171,112.53	1,895,825.72	1,005,218.87	0.00	2,271,519.11	50,017,841.56	0.00	0.00	237,243,824.67			

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

Distribution Date: 25-Jan-10
Ratings Information

Class	CUSIP	Original Ratings				Ratings Change / Change Date ⁽¹⁾				
		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.

⁽¹⁾ 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-Jan-10
Amount of coverage remaining under the Swap or Yield Maintenance Agreements

Yield Maintenance (Cap) Agreement

Beginning Balance	0.00
Ending Balance	0.00
Terms Remaining	0.00

Swap Agreement

Beginning Balance	249,417.66
Ending Balance	241,525.69
Terms Remaining	20.00

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

Distribution Date: 25-Jan-10
End of Month Balance Reporting

Type	Count	Count (%)	Balance	Balance (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
Total								
0	556	41.1852%	86,182,328.15	36.2602%	0.00	0.0000%	0.00	0.00
30	57	4.2222%	9,781,255.05	4.1153%	0.00	0.0000%	0.00	0.00
60	48	3.5556%	7,927,193.94	3.3353%	0.00	0.0000%	0.00	0.00
90+	412	30.5185%	75,146,547.93	31.6170%	0.00	0.0000%	0.00	0.00
BKY0	11	0.8148%	1,117,409.89	0.4701%	0.00	0.0000%	0.00	0.00
BKY30	4	0.2963%	700,659.56	0.2948%	0.00	0.0000%	0.00	0.00
BKY60	3	0.2222%	510,583.71	0.2148%	0.00	0.0000%	0.00	0.00
BKY90+	31	2.2963%	7,133,068.49	3.0012%	0.00	0.0000%	0.00	0.00
F/C60	1	0.0741%	51,991.52	0.0219%	0.00	0.0000%	0.00	0.00
F/C90+	162	12.0000%	36,862,514.95	15.5095%	0.00	0.0000%	0.00	0.00
PIF	21	1.5556%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
REO90+	44	3.2593%	12,264,190.44	5.1600%	0.00	0.0000%	0.00	0.00

Total (Prior Month End):	1350	100.0000%	237,677,743.00	100.0000%	0.00	0.0000%	0.00	0.00
Delinq Total (Prior Month End):	762	56.4444%	150,378,005.00	63.2697%	0.00	0.0000%	0.00	0.00

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

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

Type	Count	Count (%)	Balance	Balance (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
1st Lien Loans								
0	496	40.5229%	83,670,645.06	36.0214%	0.00	0.0000%	0.00	0.00
30	51	4.1667%	9,619,797.15	4.1415%	0.00	0.0000%	0.00	0.00
60	46	3.7582%	7,863,972.78	3.3856%	0.00	0.0000%	0.00	0.00
90+	358	29.2484%	72,540,775.77	31.2299%	0.00	0.0000%	0.00	0.00
BKY0	9	0.7353%	1,077,435.94	0.4639%	0.00	0.0000%	0.00	0.00
BKY30	4	0.3268%	700,659.56	0.3016%	0.00	0.0000%	0.00	0.00
BKY60	3	0.2451%	510,583.71	0.2198%	0.00	0.0000%	0.00	0.00
BKY90+	30	2.4510%	7,117,491.48	3.0642%	0.00	0.0000%	0.00	0.00
F/C60	1	0.0817%	51,991.52	0.0224%	0.00	0.0000%	0.00	0.00
F/C90+	162	13.2353%	36,862,514.95	15.8699%	0.00	0.0000%	0.00	0.00
PIF	20	1.6340%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
REO90+	44	3.5948%	12,264,190.44	5.2799%	0.00	0.0000%	0.00	0.00

Total (Prior Month End):	1224	100.0000%	232,280,058.00	100.0000%	0.00	0.0000%	0.00	0.00
Delinq Total (Prior Month End):	699	57.1078%	147,531,977.00	63.5147%	0.00	0.0000%	0.00	0.00

2nd Lien Loans								
0	60	47.6190%	2,511,683.09	46.5326%	0.00	0.0000%	0.00	0.00
30	6	4.7619%	161,457.90	2.9912%	0.00	0.0000%	0.00	0.00
60	2	1.5873%	63,221.16	1.1713%	0.00	0.0000%	0.00	0.00
90+	54	42.8571%	2,605,772.16	48.2757%	0.00	0.0000%	0.00	0.00
BKY0	2	1.5873%	39,973.95	0.7406%	0.00	0.0000%	0.00	0.00
BKY90+	1	0.7937%	15,577.01	0.2886%	0.00	0.0000%	0.00	0.00
PIF	1	0.7937%	0.00	0.0000%	0.00	0.0000%	0.00	0.00

Total (Prior Month End):	126	100.0000%	5,397,685.00	100.0000%	0.00	0.0000%	0.00	0.00
Delinq Total (Prior Month End):	63	50.0000%	2,846,028.00	52.7268%	0.00	0.0000%	0.00	0.00

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

Distribution Date: 25-Jan-10
End of Month Balance Reporting

Type	Count	Count (%)	Balance	Balance (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
ARM Loans								
0	340	35.0877%	58,557,261.37	31.0065%	0.00	0.0000%	0.00	0.00
30	42	4.3344%	8,352,141.63	4.4225%	0.00	0.0000%	0.00	0.00
60	37	3.8184%	6,751,080.23	3.5747%	0.00	0.0000%	0.00	0.00
90+	308	31.7853%	63,628,938.46	33.6920%	0.00	0.0000%	0.00	0.00
BKY0	5	0.5160%	580,683.54	0.3075%	0.00	0.0000%	0.00	0.00
BKY30	2	0.2064%	387,744.63	0.2053%	0.00	0.0000%	0.00	0.00
BKY60	3	0.3096%	510,583.71	0.2704%	0.00	0.0000%	0.00	0.00
BKY90+	27	2.7864%	6,047,685.82	3.2023%	0.00	0.0000%	0.00	0.00
F/C90+	145	14.9639%	33,434,331.94	17.7037%	0.00	0.0000%	0.00	0.00
PIF	20	2.0640%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
REO90+	40	4.1280%	10,604,227.54	5.6150%	0.00	0.0000%	0.00	0.00
Total (Prior Month End):								
	969	100.0000%	188,854,678.00	100.0000%	0.00	0.0000%	0.00	0.00
Delinq Total (Prior Month End):								
	604	62.3323%	129,716,733.00	68.6860%	0.00	0.0000%	0.00	0.00

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

Distribution Date: 25-Jan-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
Total (All Loans)														
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
25-Nov-08	883	150,607,441	115	19,615,605	54	9,269,959	247	43,181,057	69	11,376,115	245	56,698,238	168	40,027,971
Total (All Loans)														
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%
25-Nov-08	49.58%	45.53%	6.46%	5.93%	3.03%	2.80%	13.87%	13.05%	3.87%	3.44%	13.76%	17.14%	9.43%	12.10%

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-Jan-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
Fixed 1st Lien														
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
25-Nov-08	202	34,335,741	15	2,546,094	6	808,434	26	4,574,088	13	1,852,053	15	2,776,312	10	2,441,760
Fixed 1st Lien														
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%
25-Nov-08	70.38%	69.60%	5.23%	5.16%	2.09%	1.64%	9.06%	9.27%	4.53%	3.75%	5.23%	5.63%	3.48%	4.95%

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-Jan-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
Fixed 2nd Lien														
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
25-Nov-08	99	4,483,638	13	552,319	6	352,165	52	2,667,295	9	302,338	0	0	2	66,892
Fixed 2nd Lien														
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%
25-Nov-08	54.70%	53.22%	7.18%	6.56%	3.31%	4.18%	28.73%	31.66%	4.97%	3.59%	0.00%	0.00%	1.10%	0.79%

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-Jan-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
228 ARM														
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
25-Nov-08	511	98,870,405	77	15,083,103	39	7,648,678	151	32,325,507	46	9,159,160	222	52,534,422	147	35,467,653
228 ARM														
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%
25-Nov-08	42.83%	39.38%	6.45%	6.01%	3.27%	3.05%	12.66%	12.87%	3.86%	3.65%	18.61%	20.92%	12.32%	14.13%

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-Jan-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
327 ARM														
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
25-Nov-08	71	12,917,656	10	1,434,089	3	460,682	18	3,614,167	1	62,564	8	1,387,504	9	2,051,665
327 ARM														
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%
25-Nov-08	59.17%	58.91%	8.33%	6.54%	2.50%	2.10%	15.00%	16.48%	0.83%	0.29%	6.67%	6.33%	7.50%	9.36%

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-Jan-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
Total (All Loans)																								
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
25-Nov-08	0	0	0	0	0	0	245	56,698,238	0	0	0	0	0	0	168	40,027,971	12	1,315,578	5	852,815	3	321,588	49	8,886,134
Total (All Loans)																								
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%
25-Nov-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.76%	17.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.43%	12.10%	0.67%	0.40%	0.28%	0.26%	0.17%	0.10%	2.75%	2.69%



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

Distribution Date: 25-Jan-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
Fixed 1st Lien																								
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
25-Nov-08	0	0	0	0	0	0	15	2,776,312	0	0	0	0	0	0	10	2,441,760	4	344,576	0	0	1	145,114	8	1,362,362
Fixed 1st Lien																								
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%
25-Nov-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.23%	5.63%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.48%	4.95%	1.39%	0.70%	0.00%	0.00%	0.35%	0.29%	2.79%	2.76%



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

Distribution Date: 25-Jan-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
Fixed 2nd Lien																								
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
25-Nov-08	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	66,892	3	57,658	0	0	0	0	6	244,680
Fixed 2nd Lien																								
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%
25-Nov-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%	1.10%	0.79%	1.66%	0.68%	0.00%	0.00%	0.00%	0.00%	3.31%	2.90%



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

Distribution Date: 25-Jan-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
228 ARM																								
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
25-Nov-08	0	0	0	0	0	0	222	52,534,422	0	0	0	0	0	0	147	35,467,653	5	913,344	5	852,815	2	176,474	34	7,216,527
228 ARM																								
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%
25-Nov-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.61%	20.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.32%	14.13%	0.42%	0.36%	0.42%	0.34%	0.17%	0.07%	2.85%	2.87%



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

Distribution Date: 25-Jan-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
327 ARM																								
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
25-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
25-Nov-08	0	0	0	0	0	0	8	1,387,504	0	0	0	0	0	0	9	2,051,665	0	0	0	0	0	0	1	62,564
327 ARM																								
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%
25-Nov-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.67%	6.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.50%	9.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.83%	0.29%

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

Distribution Date: 25-Jan-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
Total (All Loans)										
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
25-Nov-08	1,781	330,776,385	7	779,799	0.00	0.00	2,400,972.24	42	5,682,084	320
Fixed 1st Lien										
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
25-Nov-08	287	49,334,482	1	92,572	0.00	0.00	132,355.42	3	329,933	317

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

Distribution Date: 25-Jan-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
Fixed 2nd Lien										
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
25-Nov-08	181	8,424,647	1	50,200	0.00	0.00	(17,904.20)	8	370,107	178
228 ARM										
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
25-Nov-08	1,193	251,088,928	5	637,028	0.00	0.00	2,215,264.63	30	4,844,499	325

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

Distribution Date: 25-Jan-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
327 ARM										
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
25-Nov-08	120	21,928,328	0	0	0.00	0.00	71,256.39	1	137,544	324

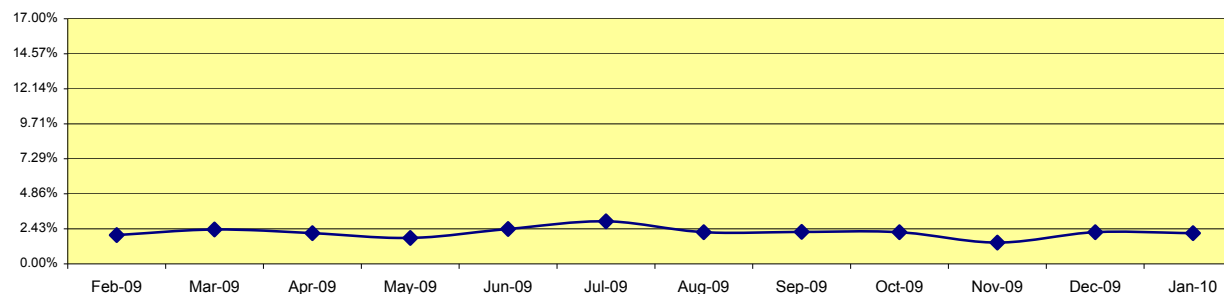
Bear Stearns Asset Backed Securities I Trust
Asset-Backed Certificates
Series 2006-HE3

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

SMM (Single Monthly Mortality)

Total

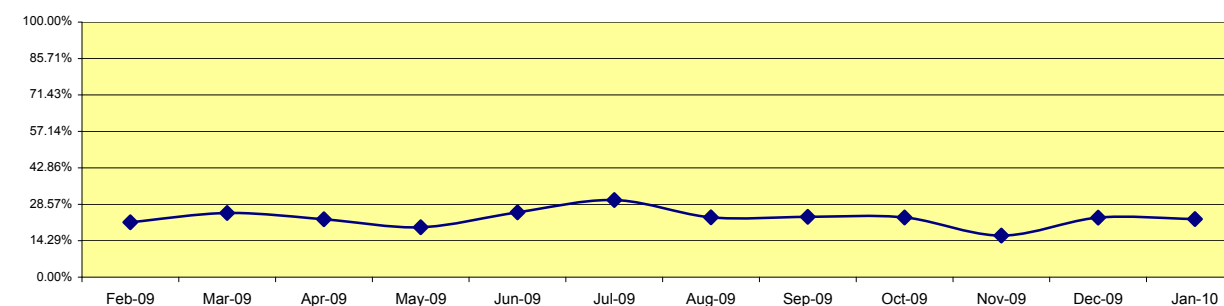
Current Period	2.13%
3-Month Average	1.93%
6-Month Average	2.07%
12-Month Average	2.18%
Average Since Cut-Off	2.54%



CPR (Conditional Prepayment Rate)

Total

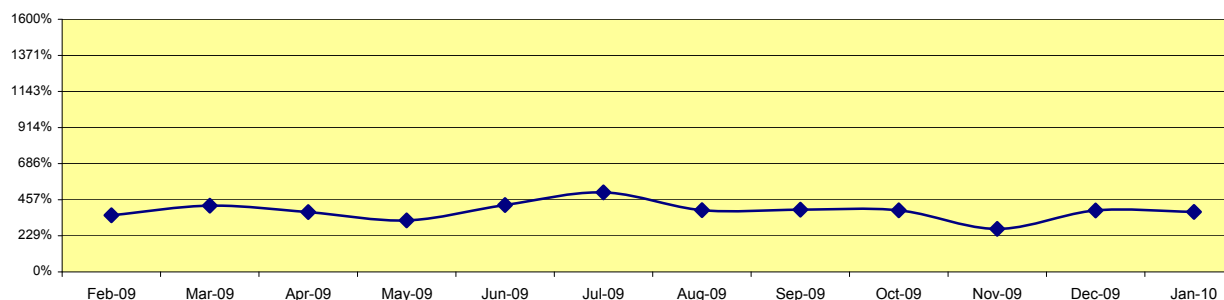
Current Period	22.78%
3-Month Average	20.83%
6-Month Average	22.16%
12-Month Average	23.13%
Average Since Cut-Off	26.33%



PSA (Public Securities Association)

Total

Current Period	380%
3-Month Average	347%
6-Month Average	369%
12-Month Average	386%
Average Since Cut-Off	439%



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-Jan-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	135	10.17%	4,665,532	1.97%
54,000.01	to 72,000.00	114	8.59%	7,168,422	3.02%
72,000.01	to 90,000.00	88	6.63%	7,142,340	3.01%
90,000.01	to 108,000.00	108	8.14%	10,667,004	4.50%
108,000.01	to 126,000.00	98	7.39%	11,487,445	4.84%
126,000.01	to 146,000.00	122	9.19%	16,597,285	7.00%
146,000.01	to 188,000.00	177	13.34%	29,375,957	12.38%
188,000.01	to 230,000.00	124	9.34%	25,633,150	10.80%
230,000.01	to 272,000.00	105	7.91%	26,523,448	11.18%
272,000.01	to 314,000.00	73	5.50%	21,283,279	8.97%
314,000.01	to 356,000.00	50	3.77%	16,703,420	7.04%
356,000.01	to 850,000.00	133	10.02%	59,996,443	25.29%
		1,327	100.00%	237,243,725	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
4.00%	to 5.13%	134	10.10%	20,179,221	8.51%
5.13%	to 5.63%	33	2.49%	6,767,610	2.85%
5.63%	to 6.13%	74	5.58%	18,154,793	7.65%
6.13%	to 6.63%	83	6.25%	21,843,116	9.21%
6.63%	to 7.13%	150	11.30%	34,917,749	14.72%
7.13%	to 7.69%	190	14.32%	38,343,342	16.16%
7.69%	to 8.11%	156	11.76%	27,769,283	11.70%
8.11%	to 8.53%	127	9.57%	21,850,057	9.21%
8.53%	to 8.95%	94	7.08%	14,584,165	6.15%
8.95%	to 9.38%	93	7.01%	15,823,952	6.67%
9.38%	to 9.84%	59	4.45%	8,061,026	3.40%
9.84%	to 13.73%	134	10.10%	8,949,411	3.77%
		1,327	100.00%	237,243,725	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-Jan-10
Mortgage Loan Characteristics Part II
Total (All Loans)

Distribution by Product Characteristics (Current)

Product Type	# of Loans	Ending Balance	% of Balance	WAMM
Adjustable	949	188,854,679	79.60%	311.64
Fixed 1st Lien	253	42,991,361	18.12%	303.22
Fixed 2nd Lien	125	5,397,685	2.28%	172.21

Total	1,327	237,243,725	100.00%	
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Distribution by Property Types (Current)

Property Type	# of Loans	Ending Balance	% of Balance	WAMM
SF Unattached Dwelling	943	164,954,230	69.53%	307.08
PUD	204	36,577,353	15.42%	305.77
Multifamily	86	19,193,050	8.09%	308.78
Condo - High Facility	89	15,883,026	6.69%	306.11
SF Attached Dwelling	5	636,066	0.27%	301.87

Total	1,327	237,243,725	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-Jan-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	1,177	214,837,442	90.56%	306.61
Non-Owner Occupied	131	18,600,686	7.84%	309.92
Owner Occupied - Secondary Residence	19	3,805,596	1.60%	310.96

Total 1,327 237,243,725 100.00%

Distribution by Loan Purpose (Current)

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM
Refinance/Equity Takeout	684	143,478,689	60.48%	309.24
Purchase	519	73,004,098	30.77%	302.38
Refinance/No Cash Out	124	20,760,938	8.75%	307.05

Total 1,327 237,243,725 100.00%

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%

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%

Stratifications only include loans with a balance > .01

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

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

Distribution by Originator Concentration > 10% (Current)

Originator	# of Loans	Ending Balance	% of Balance	WAMM
Encore	370	82,501,289	34.77%	310.44
Opteum	191	41,046,341	17.30%	308.36
Mortgage It	168	23,742,024	10.01%	295.92

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-Jan-10
Geographic Concentration
Total (All Loans)

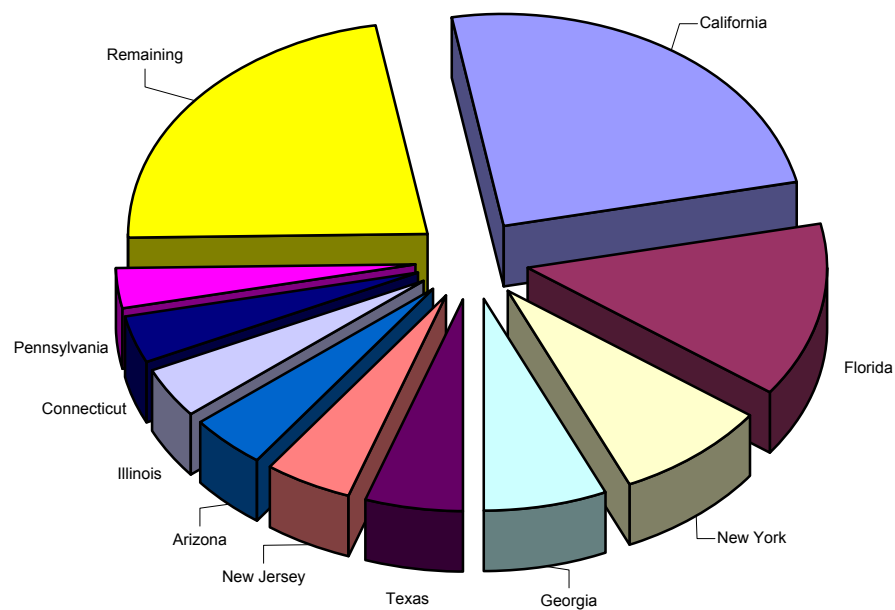
Top 10 Current State Concentration

Geographic Distribution	# of Loans	Balance ⁽¹⁾	% of Balance	WAMM
California	188	58,109,601	24.49%	307
Florida	183	31,723,547	13.37%	310
New York	79	19,535,167	8.23%	307
Georgia	125	15,873,520	6.69%	307
Texas	131	12,426,868	5.24%	300
New Jersey	49	11,578,544	4.88%	306
Arizona	56	9,565,637	4.03%	302
Illinois	51	9,560,218	4.03%	308
Connecticut	37	8,229,472	3.47%	303
Pennsylvania	47	6,999,916	2.95%	309
Remaining	381	53,641,234	22.61%	308

Top 10 Original State Concentration

Geographic Distribution	# of Loans	Balance ⁽¹⁾	% 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

Top 10 Current State Concentration



Stratifications only include loans with a balance > .01

⁽¹⁾ Based on Current Period Ending Principal Balance



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

Distribution Date: 25-Jan-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
15831750	201001	514,532.59	358,889.10	155,643.49	0.00	155,643.49	0.00	155,643.49	155,643.49	C	
15970572	201001	430,201.90	308,067.19	122,134.71	0.00	122,134.71	0.00	122,134.71	122,134.71	C	
15984827	201001	395,251.32	79,906.50	315,344.82	0.00	315,344.82	0.00	315,344.82	315,344.82	C	
15969961	201001	392,000.00	71,633.75	320,366.25	0.00	320,366.25	0.00	320,366.25	320,366.25	C	
15970882	201001	327,616.65	116,657.46	210,959.19	0.00	210,959.19	0.00	210,959.19	210,959.19	C	
15974188	201001	314,892.79	46,874.47	268,018.32	0.00	268,018.32	0.00	268,018.32	268,018.32	C	
15970332	201001	289,599.96	136,850.20	152,749.76	0.00	152,749.76	0.00	152,749.76	152,749.76	C	
15840320	201001	285,417.89	53,219.63	232,198.26	0.00	232,198.26	0.00	232,198.26	232,198.26	C	
15649636	201001	259,500.31	104,644.93	154,855.38	0.00	154,855.38	0.00	154,855.38	154,855.38	C	
16021646	201001	201,668.04	4,785.13	196,882.91	0.00	196,882.91	0.00	196,882.91	196,882.91	C	
15935825	201001	198,400.00	44,230.94	154,169.06	0.00	154,169.06	0.00	154,169.06	154,169.06	C	
15970240	201001	170,744.39	7,246.70	163,497.69	0.00	163,497.69	0.00	163,497.69	163,497.69	C	
15921650	201001	169,441.91	58,037.27	111,404.64	0.00	111,404.64	0.00	111,404.64	111,404.64	C	
15814476	201001	134,882.63	(1,505.59)	134,882.63	1,505.59	136,388.22	0.00	134,882.63	136,388.22	C	
15987788	201001	127,548.05	15,439.41	112,108.64	0.00	112,108.64	0.00	112,108.64	112,108.64	C	
15981603	201001	120,860.56	45,058.11	75,802.45	0.00	75,802.45	0.00	75,802.45	75,802.45	C	
15970168	201001	115,198.94	(13,556.62)	115,198.94	13,556.62	128,755.56	0.00	115,198.94	128,755.56	C	
15970765	201001	90,996.45	11,962.62	79,033.83	0.00	79,033.83	0.00	79,033.83	79,033.83	C	
15914168	201001	72,456.15	(10,438.18)	72,456.15	10,438.18	82,894.33	0.00	72,456.15	82,894.33	C	
15971176	201001	56,581.31	(13,300.28)	56,581.31	13,300.28	69,881.59	0.00	56,581.31	69,881.59	C	
15968653	201001	31,633.01	(1,463.53)	31,633.01	1,463.53	33,096.54	0.00	31,633.01	33,096.54	C	
15787571	201001	0.00	0.00	0.00	0.00	0.00	(297.71)	65,630.48	65,630.48	C	
15814503	201001	0.00	0.00	0.00	0.00	0.00	(54.46)	86,342.66	86,342.66	C	
15817624	201001	0.00	0.00	0.00	0.00	0.00	9.00	76,768.79	76,768.79	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-Jan-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
15817892	201001	0.00	0.00	0.00	0.00	0.00	12.73	177,954.97	177,954.97	C	
15817946	201001	0.00	0.00	0.00	0.00	0.00	(9.41)	96,381.35	96,381.35	C	
15818364	201001	0.00	0.00	0.00	0.00	0.00	(3,291.64)	42,286.36	42,286.36	C	
15840314	201001	0.00	0.00	0.00	0.00	0.00	(275.05)	33,568.95	33,568.95	C	
15840321	201001	0.00	0.00	0.00	0.00	0.00	2,600.00	83,305.23	83,305.23	C	
15908769	201001	0.00	0.00	0.00	0.00	0.00	9.00	197,771.36	197,771.36	C	
15908829	201001	0.00	0.00	0.00	0.00	0.00	16.95	159,999.67	159,999.67	C	
15908905	201001	0.00	0.00	0.00	0.00	0.00	(299.52)	48,142.69	48,142.69	C	
15933196	201001	0.00	0.00	0.00	0.00	0.00	(13.22)	145,778.10	145,778.10	C	
15957246	201001	0.00	0.00	0.00	0.00	0.00	(1,196.00)	138,104.09	138,104.09	C	
15958818	201001	0.00	0.00	0.00	0.00	0.00	1,070.95	156,528.02	156,528.02	C	
15959542	201001	0.00	0.00	0.00	0.00	0.00	7.95	140,326.49	140,326.49	C	
15959554	201001	0.00	0.00	0.00	0.00	0.00	(2,482.00)	120,260.58	120,260.58	C	
15959559	201001	0.00	0.00	0.00	0.00	0.00	47.00	281,192.90	281,192.90	C	
15960368	201001	0.00	0.00	0.00	0.00	0.00	(671.36)	200,053.55	200,053.55	A	
15968672	201001	0.00	0.00	0.00	0.00	0.00	1,590.30	246,411.94	246,411.94	C	
15969301	201001	0.00	0.00	0.00	0.00	0.00	(9.86)	72,385.33	72,385.33	C	
15969941	201001	0.00	0.00	0.00	0.00	0.00	1,160.00	210,664.28	210,664.28	C	
15970084	201001	0.00	0.00	0.00	0.00	0.00	(381.00)	392,359.63	392,359.63	C	
15970148	201001	0.00	0.00	0.00	0.00	0.00	(56.14)	128,753.97	128,753.97	C	
15970152	201001	0.00	0.00	0.00	0.00	0.00	(473.00)	420,842.82	420,842.82	C	
15970155	201001	0.00	0.00	0.00	0.00	0.00	2,332.74	121,609.48	121,609.48	C	
15970197	201001	0.00	0.00	0.00	0.00	0.00	71.00	343,812.88	343,812.88	A	
15970312	201001	0.00	0.00	0.00	0.00	0.00	(49.25)	55,348.16	55,348.16	C	

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-Jan-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
15970347	201001	0.00	0.00	0.00	0.00	0.00	(3,412.00)	46,817.26	46,817.26	C	
15970508	201001	0.00	0.00	0.00	0.00	0.00	2,545.24	166,844.21	166,844.21	C	
15970810	201001	0.00	0.00	0.00	0.00	0.00	926.65	162,806.18	162,806.18	C	
15971601	201001	0.00	0.00	0.00	0.00	0.00	(1,493.55)	172,301.35	172,301.35	C	
15974083	201001	0.00	0.00	0.00	0.00	0.00	118.60	55,691.39	55,691.39	C	
15974100	201001	0.00	0.00	0.00	0.00	0.00	(200.00)	166,405.59	166,405.59	C	
15981253	201001	0.00	0.00	0.00	0.00	0.00	(105.95)	326,582.92	326,582.92	C	
15981510	201001	0.00	0.00	0.00	0.00	0.00	1,847.77	126,798.31	126,798.31	C	
15984609	201001	0.00	0.00	0.00	0.00	0.00	(686.31)	70,181.93	70,181.93	C	
15984611	201001	0.00	0.00	0.00	0.00	0.00	91.93	39,127.45	39,127.45	C	
15984628	201001	0.00	0.00	0.00	0.00	0.00	27.00	150,307.65	150,307.65	C	
15986299	201001	0.00	0.00	0.00	0.00	0.00	141.62	161,454.65	161,454.65	C	
15986343	201001	0.00	0.00	0.00	0.00	0.00	9.00	117,632.60	117,632.60	C	
15988457	201001	0.00	0.00	0.00	0.00	0.00	9.00	212,250.08	212,250.08	C	
15999820	201001	0.00	0.00	0.00	0.00	0.00	224.01	83,524.86	83,524.86	A	
15999849	201001	0.00	0.00	0.00	0.00	0.00	36.00	145,904.49	145,904.49	C	
15999870	201001	0.00	0.00	0.00	0.00	0.00	34.95	118,915.34	118,915.34	C	
16014382	201001	0.00	0.00	0.00	0.00	0.00	(34.30)	87,214.51	87,214.51	C	
Current Total		4,699,424.85	1,423,239.21	3,235,921.44	40,264.20	3,276,185.64	(552.34)	3,236,473.78	3,276,737.98		
Cumulative		192,782,405.89	76,565,971.83	114,130,616.79	2,085,817.27	116,216,434.06	(739,252.34)	114,869,869.13	116,955,686.40		

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-Jan-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-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
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

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

Distribution Date: 25-Jan-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		
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	192,782,405.89	76,565,971.83	116,216,434.06	960	(666,020.77)	407	342,055.80	302	(415,287.37)	2,109	116,955,686.40	

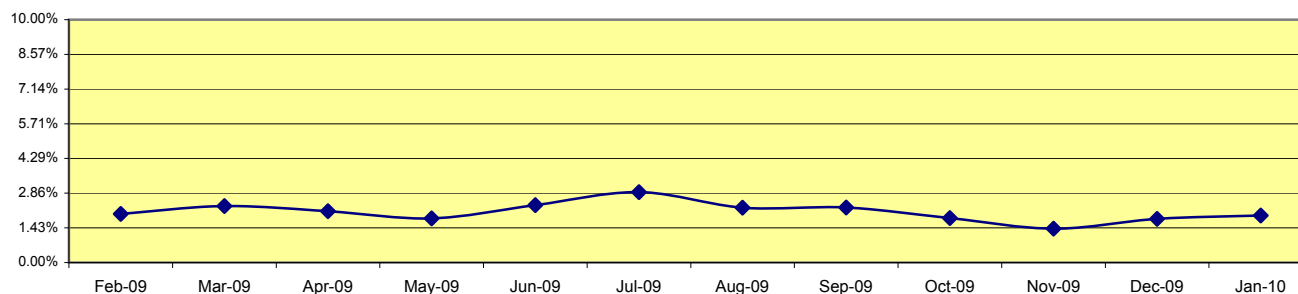
Bear Stearns Asset Backed Securities I Trust
Asset-Backed Certificates
Series 2006-HE3

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

MDR (monthly Default Rate)

Total

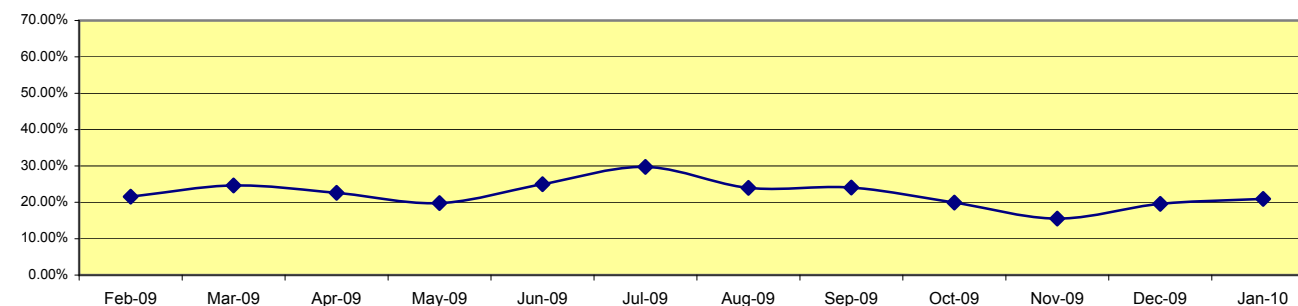
Current Period	1.94%
3-Month Average	1.71%
6-Month Average	1.91%
12-Month Average	2.09%
Average Since Cut-Off	1.19%



CDR (Conditional Default Rate)

Total

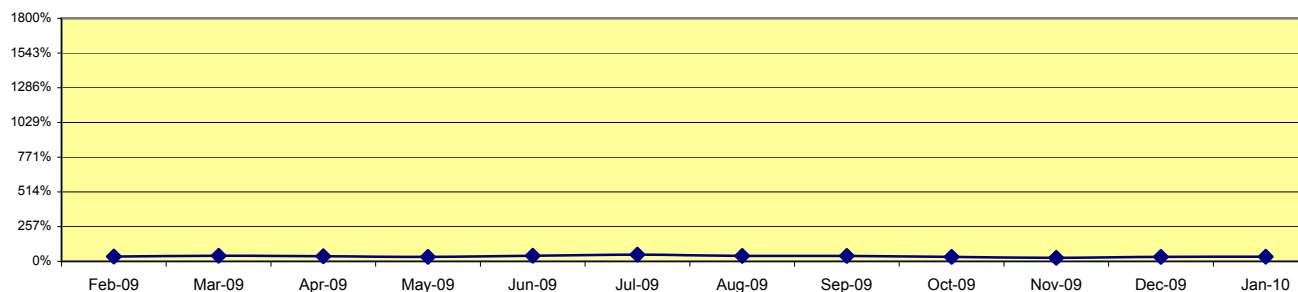
Current Period	20.92%
3-Month Average	18.67%
6-Month Average	20.66%
12-Month Average	22.27%
Average Since Cut-Off	12.75%



SDA (Standard Default Assumption)

Total

Current Period	34.87%
3-Month Average	31.11%
6-Month Average	34.43%
12-Month Average	37.12%
Average Since Cut-Off	22.40%



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-Jan-10
Historical Collateral Level REO Report
Total (All Loans)

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-Jan-10
Substitution Detail History

—— 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-Jan-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-Jan-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-Jan-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-Jan-10
EMC Modified Loans - End of Month Balance Reporting

Type	Count	Count (%)	Balance	Balance (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
Total								
0	133	39.9399%	20,399,586.38	36.2380%	0.00	0.0000%	0.00	0.00
30	18	5.4054%	3,082,647.32	5.4760%	0.00	0.0000%	0.00	0.00
60	20	6.0060%	3,720,819.38	6.6097%	0.00	0.0000%	0.00	0.00
90+	127	38.1381%	23,004,348.57	40.8651%	0.00	0.0000%	0.00	0.00
BKY0	2	0.6006%	257,018.61	0.4566%	0.00	0.0000%	0.00	0.00
BKY60	2	0.6006%	445,684.58	0.7917%	0.00	0.0000%	0.00	0.00
BKY90+	7	2.1021%	1,562,789.94	2.7762%	0.00	0.0000%	0.00	0.00
F/C90+	16	4.8048%	3,191,051.58	5.6686%	0.00	0.0000%	0.00	0.00
PIF	4	1.2012%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
REO90+	4	1.2012%	629,476.05	1.1182%	0.00	0.0000%	0.00	0.00

Total (Prior Month End):	333	100.0000%	56,293,422.00	100.0000%	0.00	0.0000%	0.00	0.00
Delinq Total (Prior Month End):	194	58.2583%	35,636,817.00	63.3055%	0.00	0.0000%	0.00	0.00

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

Distribution Date: 25-Jan-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
15928339	127,796.00	143,147.00	Hybrid to Hybrid Cap	1-Jan-10	2	Hybrid to Hybrid Cap	36	90+
15892705	149,079.00	168,532.00	Hybrid to ARM Cap Interest Only	1-Jan-10	2	Hybrid to Hybrid Cap	28	90+
15988550	452,895.00	487,220.00	Hybrid to Hybrid Cap Rate Change Term Change	1-Jan-10	2	Hybrid to Hybrid Cap Rate Change	32	90+
Total	729,769.84	798,898.79						

* 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-Jan-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
15928339	127,796.00	143,147.00	10.38%	7.38%	0.00	14,514.00	0.00	1,302.97	1,031.29
15892705	149,079.00	168,532.00	10.38%	5.00%	0.00	19,453.40	29,000.00	1,367.37	672.82
15988550	452,895.00	487,220.00	6.00%	5.00%	0.00	34,324.80	89,450.00	2,802.16	1,657.38
Total	729,769.84	798,898.79			0.00	68,292.25	118,450.00	5,472.50	3,361.49

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

Distribution Date: 25-Jan-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
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
200706	1	342,250.80	352,790.98	0.00	9,273.48	0.00	2,314.91	2,386.20

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

Distribution Date: 25-Jan-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
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
Total	418	74,309,544.15	73,351,089.27	0.00	2,536,149.11	193,736.34	518,425.93	460,713.42

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

**Distribution Date: 25-Jan-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 ⁽¹⁾		
							To Date Redefault Rate	6-Month Average Redefault Rate	12-Month Average Redefault Rate
No Modification Type Provided	8	13.25	0.00	0.00	0.11%	0.35%	12.50%	12.50%	0.00%
ARM Balloon to ARM Balloon Cap Rate Change	2	15.00	0.00	28,234.28	0.06%	0.19%	100.00%	100.00%	100.00%
ARM Balloon to ARM Balloon Cap Rate Change Term Change	1	3.00	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	18.00	0.00	15,308.58	0.05%	0.15%	100.00%	100.00%	0.00%
ARM to ARM Cap Rate Change	1	9.00	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	10.00	0.00	15,532.27	0.02%	0.07%	0.00%	0.00%	N/A
Arm to Hybrid Cap Rate Change	1	22.00	0.00	281.57	0.02%	0.06%	0.00%	0.00%	0.00%
ARM to Hybrid Cap Rate Change Term Change	1	10.00	0.00	4,588.65	0.01%	0.03%	100.00%	100.00%	N/A
Fixed Balloon to Fixed Balloon Cap Rate Change	9	12.22	0.00	6,867.14	0.06%	0.20%	44.44%	44.44%	44.44%
Fixed Balloon to Fixed Balloon Cap Rate Change Term Change	8	11.38	0.00	6,167.90	0.05%	0.16%	12.50%	0.00%	0.00%
Fixed Balloon to Fixed Balloon Rate Change	1	18.00	0.00	0.00	0.01%	0.03%	0.00%	0.00%	0.00%
Fixed Balloon to Fixed Cap Rate Change Term Change	1	19.00	0.00	535.17	0.00%	0.01%	0.00%	0.00%	0.00%
Fixed Balloon to Fixed Cap Term Change	1	12.00	0.00	693.76	0.01%	0.02%	100.00%	100.00%	100.00%
Fixed to Fixed Cap	9	27.33	0.00	52,136.89	0.20%	0.65%	88.89%	66.67%	66.67%
Fixed to Fixed Cap Rate Change	13	18.46	0.00	72,273.36	0.16%	0.51%	69.23%	46.15%	30.77%
Fixed to Fixed Cap Rate Change Interest Only	1	16.00	0.00	7,896.34	0.02%	0.07%	100.00%	100.00%	100.00%
Fixed to Fixed Cap Rate Change Term Change	13	12.38	0.00	89,302.68	0.21%	0.70%	30.77%	15.38%	7.69%
Fixed to Fixed Cap Term Change	2	13.00	0.00	8,487.73	0.02%	0.08%	0.00%	0.00%	0.00%
Fixed to Fixed Rate Change	3	21.67	0.00	0.00	0.01%	0.04%	0.00%	0.00%	0.00%
Fixed to Fixed Rate Change Term Change	1	21.00	0.00	0.00	0.01%	0.03%	0.00%	0.00%	0.00%
Hybrid to ARM	1	10.00	0.00	(80,855.90)	0.04%	0.13%	100.00%	100.00%	N/A
Hybrid to ARM Cap	2	12.00	0.00	27,277.37	0.03%	0.11%	50.00%	0.00%	0.00%
Hybrid to ARM Cap Interest Only	1	0.00	0.00	19,453.39	0.02%	0.07%	N/A	N/A	N/A
Hybrid to ARM Cap Rate Change	6	8.83	0.00	81,775.54	0.16%	0.53%	33.33%	16.67%	16.67%
Hybrid to ARM Cap Rate Change Interest Only	10	14.10	0.00	163,488.39	0.33%	1.07%	50.00%	50.00%	30.00%
Hybrid to ARM Cap Rate Change Term Change	19	13.84	0.00	180,624.90	0.46%	1.51%	42.11%	31.58%	15.79%
Hybrid to ARM Cap Rate Change Term Change Interest Only	2	19.00	0.00	30,358.39	0.07%	0.23%	50.00%	50.00%	0.00%
Hybrid to ARM Cap Term Change	2	17.00	0.00	10,952.03	0.03%	0.10%	50.00%	50.00%	50.00%
Hybrid to ARM Rate Change	1	20.00	0.00	0.00	0.01%	0.04%	0.00%	0.00%	0.00%
Hybrid to ARM Rate Change Term Change	1	18.00	0.00	0.00	0.01%	0.03%	0.00%	0.00%	0.00%
Hybrid to Fixed Cap Interest Only	1	14.00	0.00	9,389.29	0.01%	0.04%	0.00%	0.00%	0.00%
Hybrid to Fixed Cap Rate Change	9	15.33	0.00	68,993.35	0.18%	0.59%	22.22%	11.11%	0.00%
Hybrid to Fixed Cap Rate Change Interest Only	17	13.24	0.00	166,609.32	0.57%	1.85%	52.94%	47.06%	41.18%
Hybrid to Fixed Cap Rate Change Term Change	20	12.95	0.00	202,852.53	0.43%	1.41%	25.00%	10.00%	10.00%
Hybrid to Fixed Cap Rate Change Term Change Interest Only	9	12.33	0.00	73,818.52	0.20%	0.66%	55.56%	44.44%	44.44%
Hybrid to Hybrid	1	21.00	0.00	(118,297.84)	0.03%	0.08%	100.00%	0.00%	0.00%

⁽¹⁾ Each time frame is independent from one another

* For loans with combination modification

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

***Distribution Date: 25-Jan-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 ⁽¹⁾		
							To Date Redefault Rate	6-Month Average Redefault Rate	12-Month Average Redefault Rate
Hybrid to Hybrid Balloon Cap Rate Change	1	12.00	0.00	4,944.22	0.01%	0.03%	0.00%	0.00%	0.00%
Hybrid to Hybrid Balloon Cap Rate Change Term Change	5	6.20	0.00	87,675.89	0.14%	0.45%	40.00%	40.00%	20.00%
Hybrid to Hybrid Balloon Cap Rate Change Term Change Interest Only	3	4.33	0.00	45,101.18	0.09%	0.28%	33.33%	0.00%	N/A
Hybrid to Hybrid Cap	19	24.26	0.00	169,351.22	0.46%	1.49%	89.47%	78.95%	68.42%
Hybrid to Hybrid Cap Interest Only	3	15.67	0.00	29,869.03	0.09%	0.29%	66.67%	66.67%	66.67%
Hybrid to Hybrid Cap Rate Change	76	21.87	0.00	548,782.54	1.92%	6.29%	55.26%	30.26%	21.05%
Hybrid to Hybrid Cap Rate Change Interest Only	16	16.06	0.00	127,562.35	0.54%	1.76%	37.50%	18.75%	18.75%
Hybrid to Hybrid Cap Rate Change Term Change	20	14.90	0.00	182,746.68	0.46%	1.51%	50.00%	40.00%	25.00%
Hybrid to Hybrid Cap Rate Change Term Change Interest Only	18	16.50	0.00	156,801.97	0.48%	1.56%	66.67%	33.33%	33.33%
Hybrid to Hybrid Rate Change	3	27.00	0.00	0.00	0.15%	0.47%	66.67%	66.67%	33.33%
Hybrid to Hybrid Rate Change Interest Only	1	18.00	0.00	0.00	0.05%	0.17%	100.00%	100.00%	0.00%
Paulson Reset Freeze	73	22.58	0.00	0.00	1.19%	3.88%	0.00%	0.00%	0.00%
Total	418		0.00	2,536,149.11	9.24%	30.24%	40.43%	27.99%	20.81%

⁽¹⁾ Each time frame is independent from one another

* For loans with combination modification

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

Distribution Date: 25-Jan-10
Material Breaches Detail

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

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-Jan-10
Deferred Balance Detail
Total (All Loans)

Disclosure Control #	Deferred Balance
15814439	1,573.31
16014440	1,993.50
15787570	668.17
15818339	3,266.49
15818111	1,573.68
15818095	2,559.92
15986351	1,717.08
15986295	1,317.96
15999620	1,521.40
15908725	1,010.69
15814495	2,616.67
15787626	942.84
15931597	1,531.15
15984638	2,384.16
Total Deferred Balance	24,677.02
Total Count	14

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