

Exhibit 17

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BEAR, STEARNS & CO. INC.

383 Madison Avenue
New York, N.Y. 10179
(212) 272-2000; (212) 272-7294 fax

New Issue Marketing Materials

\$822,585,000 (Approximate)

Bear Stearns Asset Backed Securities I Trust 2007-HE4

Issuing Entity

Asset-Backed Certificates, Series 2007-HE4

Bear Stearns Asset Backed Securities I LLC

Depositor

EMC Mortgage Corporation

Sponsor and Master Servicer

April 10, 2007

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This information should be considered only after reading Bear Stearns' Securities, Pricing Estimates and Other Information (the "Statement"), which should be attached. Do not use or rely on this information if you have not received and reviewed this Statement. You may obtain a copy of the Statement from your sales representative.

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BEAR, STEARNS & CO. INC.383 Madison Avenue
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(212) 272-2000; (212) 272-7294 fax**STATEMENT REGARDING FREE WRITING PROSPECTUS**

The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this free writing prospectus relates. Before you invest, you should read the prospectus in the registration statement and other documents the depositor has filed with the SEC for more complete information about the depositor, the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, the depositor, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling toll free 1-866-803-9204.

This free writing prospectus does not contain all information that is required to be included in the base prospectus and the prospectus supplement. Please click here <http://www.bearstearns.com/prospectus/bsabs> or visit the following website: www.bearstearns.com/prospectus/bsabs for a copy of the base prospectus applicable to this offering.

The Information in this free writing prospectus is preliminary and is subject to completion or change.

The Information in this free writing prospectus supersedes information contained in any prior similar free writing prospectus relating to these securities prior to the time of your commitment to purchase.

This free writing prospectus is not an offer to sell or solicitation of an offer to buy these securities in any state where such offer, solicitation or sale is not permitted.

The information in this free writing prospectus is preliminary, and will be superseded by the definitive prospectus. This free writing prospectus is being delivered to you solely to provide you with information about the offering of the Certificates referred to in this free writing prospectus and to solicit an offer to purchase the Certificates, when, as and if issued. Any such offer to purchase made by you will not be accepted and will not constitute a contractual commitment by you to purchase any of the Certificates until we have accepted your offer to purchase Certificates. We will not accept any offer by you to purchase Certificates, and you will not have any contractual commitment to purchase any of the Certificates until after you have received the preliminary prospectus. You may withdraw your offer to purchase Certificates at any time prior to our acceptance of your offer.

The securities referred to in this free writing prospectus are being offered when, as and if issued. Our obligation to sell securities to you is conditioned on the securities having the characteristics described in this free writing prospectus. If that condition is not satisfied, we will notify you, and neither the issuer nor any underwriter will have any obligation to you to deliver all or any portion of the securities which you have committed to purchase, and there will be no liability between us as a consequence of the non-delivery.

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SECURITIES, PRICING ESTIMATES AND OTHER INFORMATION

The information contained in the attached materials (the "Information") may include various forms of performance analysis, security characteristics and securities pricing estimates for the securities described therein. Should you receive Information that refers to the "Statement Regarding Assumptions and Other Information", please refer to this statement instead. The Information is illustrative and is not intended to predict actual results which may differ substantially from those reflected in the Information. Performance analysis is based on certain assumptions with respect to significant factors that may prove not to be as assumed. Performance results are based on mathematical models that use inputs to calculate results. As with all models, results may vary significantly depending upon the value given to the inputs. Inputs to these models include but are not limited to: prepayment expectations (econometric prepayment models, single expected lifetime prepayments or a vector of periodic prepayments), interest rate assumptions (parallel and nonparallel changes for different maturity instruments), collateral assumptions (actual pool level data, aggregated pool level data, reported factors or imputed factors), volatility assumptions (historically observed or implied current) and reported information (pay down factors, rate resets, remittance reports and trustee statements). Models used in any analysis may be proprietary. The results therefore, may be difficult for any third party to reproduce. Contact your registered representative for detailed explanations of any modeling techniques employed in the Information.

The Information may not reflect the impact of all structural characteristics of the securities, including call events and cash flow priorities at all prepayment speeds and/or interest rates. You should consider whether the behavior of these securities should be tested using assumptions different from those included in the Information. The assumptions underlying the Information, including structure and collateral, may be modified from time to time to reflect changed facts and circumstances. Offering Documents contain data that is current as of their publication dates and after publication may no longer be accurate, complete or current. Contact your registered representative for Offering Documents, current Information or additional materials, including other models for performance analysis, which are likely to produce different results, and any further explanation regarding the Information.

Any pricing estimates Bear Stearns has supplied at your request (a) represent our view, at the time determined, of the investment value of the securities between the estimated bid and offer levels, the spread between which may be significant due to market volatility or illiquidity, (b) do not constitute a bid by Bear Stearns or any other person for any security, (c) may not constitute prices at which the securities could have been purchased or sold in any market at any time, (d) have not been confirmed by actual trades, may vary from the value Bear Stearns assigns or may be assigned to any such security while in its inventory, and may not take into account the size of a position you have in the security, and (e) may have been derived from matrix pricing that uses data relating to other securities whose prices are more readily ascertainable to produce a hypothetical price based on the estimated yield spread relationship between the securities.

General Information: Bear Stearns and/or individuals associated therewith may have positions in these securities while the Information is circulating or during such period may engage in transactions with the issuer or its affiliates. We act as principal in transactions with you, and accordingly, you must determine the appropriateness for you of such transactions and address any legal, tax or accounting considerations applicable to you. Bear Stearns shall not be a fiduciary or advisor unless we have agreed in writing to receive compensation specifically to act in such capacities. If you are subject to ERISA, the Information is being furnished on the condition that it will not form a primary basis for any investment decision.

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BSABS 2007-HE4

Marketing Materials (Page 4)

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BSABS 2007-HE4

Marketing Materials (Page 5)

\$822,585,000 (Approximate)
Bear Stearns Asset Backed Securities I Trust 2007-HE4
Asset-Backed Certificates, Series 2007-HE4

Bear Stearns Asset Backed Securities I LLC
 Depositor

EMC Mortgage Corporation
 Sponsor and Master Servicer

TRANSACTION HIGHLIGHTS**Characteristics of the Certificates (1), (2), (3), (4), (5), (6)**

Classes	Sizes	Initial Expected CE %	Coupon	Avg Life To Call (years)	Principal Lockout (months)	Principal Window (months)	Last Sch. Distribution Date	Ratings Moody's/S&P
Class I-A-1	\$230,978,000	[26.15%]	Floating	[0.90]	0	20	[05/25/31]	Aaa / AAA
Class I-A-2	94,544,000	[26.15%]	Floating	[2.00]	19	10	[07/25/35]	Aaa / AAA
Class I-A-3	62,325,000	[26.15%]	Floating	[3.00]	28	34	[02/25/37]	Aaa / AAA
Class I-A-4	40,821,000	[26.15%]	Floating	[6.04]	61	14	[04/25/37]	Aaa / AAA
Class II-A	213,827,000	[26.15%]	Floating	[1.99]	0	75	[04/25/37]	Aaa / AAA
Class M-1	53,070,000	[20.05%]	Floating	[4.87]	46	29	[04/25/37]	Aa1 / AA+
Class M-2	41,760,000	[15.25%]	Floating	[4.59]	42	33	[04/25/37]	Aa2 / AA
Class M-3	13,485,000	[13.70%]	Floating	[4.49]	41	34	[04/25/37]	Aa3 / AA-
Class M-4	13,485,000	[12.15%]	Floating	[4.46]	40	35	[04/25/37]	A1 / A+
Class M-5	14,355,000	[10.50%]	Floating	[4.43]	39	36	[04/25/37]	A2 / A
Class M-6	6,525,000	[9.75%]	Floating	[4.41]	39	36	[04/25/37]	A3 / A-
Class M-7	13,050,000	[8.25%]	Floating	[4.40]	38	37	[04/25/37]	Baa1 / BBB+
Class M-8	10,005,000	[7.10%]	Floating	[4.38]	38	37	[04/25/37]	Baa2 / BBB
Class M-9	14,355,000	[5.45%]	Floating	[4.36]	37	38	[04/25/37]	Baa3 / BBB-

Notes:

- (1) The Certificate sizes are approximate and subject to a variance of +/- 10%. The principal balances of the Certificates are calculated using the expected scheduled principal balances of the Mortgage Loans as of the Cut-off Date. The final sizes of the Certificates will be based on the final aggregate principal balances of the mortgage loans as of the Cut-off Date after taking into account, among other things, unscheduled principal payments and the composition of the final mortgage pool.
- (2) Certificates are priced to the 10% optional clean-up call.
- (3) Based on the pricing prepayment speed described herein.
- (4) The Class A Certificates and Class M Certificates are subject to a Net Rate Cap.
- (5) The coupon for each class of Certificates is equal to the lesser of (a) One-Month LIBOR plus the related margin and (b) the Net related WAC Rate Cap.
- (6) After the Optional Termination Date, the margins on each of the Class I-A-2, Class I-A-3, Class I-A-4 and Class II-A Certificates will increase to 2.0 times their related initial margins; and the margins on the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8 and Class M-9 Certificates will increase to 1.5 times their related initial margins.

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BSABS 2007-HE4Marketing Materials (*Page 6*)

Depositor: Bear Stearns Asset Backed Securities I LLC.

Originators: Performance Credit Corporation, formerly Encore Credit Corp. (approximately 2.98%), Encore division of Bear Stearns Residential Mortgage (approximately 38.29%), Aegis Mortgage Corporation (approximately 17.01%), EMC Mortgage Corporation who purchases from various originators through the conduit correspondent channel as described under "The Sponsor" in the free writing prospectus supplement (approximately 12.88%); and approximately 12 others (none of which represent > 10% of the deal).

Master Servicer, Mortgage Loan Seller and Sponsor: EMC Mortgage Corporation.

Trustee: LaSalle Bank National Association.

Custodian: LaSalle Bank National Association.

Underwriter: Bear, Stearns & Co. Inc.

Swap Administrator: LaSalle Bank National Association.

Supplemental Interest Trust Trustee: LaSalle Bank National Association.

Swap Provider: To be determined.

Offered Certificates: Approximately \$642,495,000 senior floating-rate Certificates (the "Class A Certificates") and approximately \$180,090,000 mezzanine floating-rate Certificates (the "Class M Certificates", together with the Class A Certificates, the "Offered Certificates"). The Offered Certificates are backed by adjustable-rate and fixed-rate, first and second lien, closed-end, subprime mortgage loans (the "Mortgage Loans").

Non-Offered Certificates: The Class CE, Class P and Class R Certificates will not be publicly offered.

Class I-A Certificates: Any of the Class I-A-1, Class I-A-2, Class I-A-3 and Class I-A-4 Certificates.

Class A Certificates
Class M Certificates: The Class I-A Certificates and Class II-A Certificates.
Any of the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class I-M-6, Class M-7, Class M-8 and Class M-9 Certificates.

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BSABS 2007-HE4**Marketing Materials (Page 7)**

Collateral:	As of the Cut-off Date, the Mortgage Loans consisted of approximately 4,243 fixed and adjustable-rate, first and second lien, closed-end subprime mortgage loans totaling approximately \$881,428,045. However, the characteristics of the Mortgage Loans as described herein and in the attached collateral tables may differ from the final pool as of the Closing Date due, among other things, to the possibility that certain mortgage loans may become delinquent or default or may be removed or substituted and that similar or different mortgage loans may be added to the pool prior to the Closing Date, such characteristics being subject to a variance of not more than plus or minus 10%.
Group I Mortgage Loans:	The Group I Mortgage Loans consist of approximately 2,617 conforming and non-conforming balance, fixed-rate and adjustable-rate, first and second-lien mortgage loans totaling approximately \$588.08 million.
Group II Mortgage Loans:	The Group II Mortgage Loans consist of approximately 1,626 agency conforming balance, fixed-rate and adjustable-rate, first and second lien mortgage loans totaling approximately \$293.35 million.
Expected Pricing Date:	On or about April [12], 2007.
Closing Date:	On or about April 30, 2007.
Cut-off Date:	April 1, 2007.
Distribution Date:	The first Distribution Date will occur on June 1, 2007, with each successive Distribution Date occurring on the 25th day of each month (or if such 25th day is not a business day, the next succeeding business day) commencing in June 2007. For clarification, there will be 2 payments in the month of June 2007.
Record Date:	For each class of Offered Certificates, the business day preceding the applicable Distribution Date (with the exception of the first Distribution Date) so long as such class of certificates are in book-entry form; and otherwise the record date shall be the last business day of the month immediately preceding the applicable Distribution Date. The record date for the first Distribution Date will be May 24, 2007.
Delay Days:	0 (zero) days on all Offered Certificates for each Distribution Date, with the exception of the first Distribution Date. The first Distribution Date will have a 7 day delay.

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BSABS 2007-HE4**Marketing Materials (Page 8)**

- Determination Date:** The Determination Date with respect to any Distribution Date (except the initial Distribution Date) will be the 15th day of the calendar month in which such Distribution Date occurs or, if such day is not a business day, the business day immediately preceding such 15th day. The Determination Date for the initial Distribution Date (June 1, 2007) will be the 15th day of the calendar month preceding the month in which such Distribution Date occurs or, if such day is not a business day, the business day immediately preceding such 15th day.
- Interest Accrual Period:** For any Distribution Date with respect to the Offered Certificates, is the period commencing on the Distribution Date of the month immediately preceding the month in which the Distribution Date occurs (or, in the case of the first period, commencing on the Closing Date, and in the case of the second period, commencing on May 25, 2007), and ending on the day preceding such Distribution Date (or in the case of the first period, ending on May 24, 2007). All distributions of interest on the Offered Certificates will be based on a 360-day year and the actual number of days in the applicable Interest Accrual Period. The Offered Certificates will settle with accrued interest to compensate for the delay related to the initial Distribution Date.
- Prepayment Period:** The Prepayment Period with respect to any Distribution Date and each principal prepayment in full, is the period commencing on the 16th day of the month prior to the month in which the related Distribution Date occurs (or with respect to the first Distribution Date, the period commencing on the Cut-off Date) and ending on the 15th day of the month in which such Distribution Date occurs (or with respect to the first Distribution Date, the period ending on the 15th day of the month preceding the month in which such Distribution Date occurs). The Prepayment Period with respect to any Distribution Date and each partial principal prepayment, is the calendar month prior to the month in which such Distribution Date occurs, or in the case of the first Distribution Date, the calendar month 2 months prior to the month in which such Distribution Date occurs.
- Stated Principal Balance:** With respect to any Mortgage Loan and any Distribution Date, the principal balance as of the Cut-off Date, reduced by the sum of (i) the principal portion of the scheduled monthly payments due from mortgagors with respect to such Mortgage Loan during the related Due Period (and irrespective of any delinquency in their payment), (ii) all prepayments of principal with respect to such Mortgage Loan received prior to or during the related Prepayment Period, (iii) all Liquidation Proceeds to the extent applied by the Master Servicer as recoveries of principal that were received by the Master Servicer as of the close of business on the last day of the calendar month immediately preceding such Distribution Date, or for the first Distribution Date, two months prior to such Distribution Date, and (iv) any Realized Loss thereon incurred during the prior calendar month, or for the first Distribution Date, the calendar month of April 2007. The Stated Principal Balance of any liquidated Mortgage Loan is zero.
- ERISA Considerations:** It is expected that the Offered Certificates will be ERISA eligible after the termination of the Supplemental Interest Trust which holds the Swap Agreement. Prior to that time, persons using plan assets may purchase the Offered Certificates if the purchase and holding meets the requirements of an investor-based class exemption issued by the Department of Labor. Investors should consult with their counsel with respect to the consequences under ERISA and the Internal Revenue Code of an ERISA Plan's acquisition and ownership of such certificates.

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BSABS 2007-HE4**Marketing Materials (Page 9)**

Legal Investment:	It is anticipated that the Offered Certificates will not constitute “mortgage related securities” for the purposes of the Secondary Mortgage Market Enhancement Act of 1984 (SMMEA).
Tax Matters:	The Trust will be established as one or more REMICs for federal income tax purposes.
Form of Registration:	Book-entry form through DTC, Clearstream and Euroclear.
Minimum Denominations:	\$100,000 and integral multiples of \$1 in excess thereof.
Optional Termination:	At its option, the majority holder of the Class CE Certificates may purchase all of the Mortgage Loans (and related properties acquired on behalf of the trust) when the principal balance of the Mortgage Loans and any foreclosed real estate owned remaining in the trust, has been reduced to or below 10% of the aggregate principal balance of the Mortgage Loans as of the Cut-off Date. If the majority holder of the Class CE Certificates does not exercise such right, then the Master Servicer may purchase all of the Mortgage Loans (and related properties acquired on behalf of the trust) when the principal balance of the Mortgage Loans and any foreclosed real estate owned remaining in the trust, as of the last day of the related Due Period, has been reduced to or below 5%, or below of the principal balance of the Mortgage Loans as of the Cut-off Date. Such a purchase will result in the early retirement of all the Offered Certificates. In such case, the Offered Certificates will be redeemed at par plus accrued interest.
Administrative Fees:	The sum of the “Servicing Fee” calculated at the “Servicing Fee Rate” of 0.500% per annum and the “Trustee Fee” calculated at the “Trustee Fee Rate” of [0.0000%] per annum. Administrative Fees will be paid monthly on the Stated Principal Balance of the Mortgage Loans.
Principal & Interest Advances:	The Master Servicer is required to advance delinquent payments of scheduled principal and interest on the Mortgage Loans (other than balloon loans with respect to any balloon payment) to the extent such amounts are deemed recoverable from future payments from the related Mortgage Loan. The Master Servicer is entitled to be reimbursed for such advances, and therefore these advances are not a form of credit enhancement.
Servicing Advances:	The Master Servicer will pay all out-of-pocket costs related to its obligations, including, but not limited to: (i) expenses in connection with a foreclosed Mortgage Loan prior to the liquidation of such loan, (ii) the costs of any judicial proceedings, including foreclosures and (iii) the cost of managing and liquidating property acquired in relation to the Mortgage Loans, as long as it deems the costs to be recoverable. The Master Servicer is entitled to be reimbursed for these advances, and therefore these advances are not a form of credit enhancement.
Compensating Interest:	The Master Servicer is required to pay Compensating Interest up to the amount of the Servicing Fee to cover prepayment interest shortfalls (“Prepayment Interest Shortfalls”) due to partial and full prepayments on the Mortgage Loans.

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BSABS 2007-HE4

Marketing Materials (Page 10)

Step-up Coupon:	If the Optional Termination is not exercised on the first Distribution Date following the Distribution Date on which it could have been exercised, the margin on each of the Class I-A-2, Class I-A-3, Class I-A-4 and Class II-A Certificates will increase to 2.0 times their related initial margins and the margins on each of the Class M Certificates will increase to 1.5 times their related initial margins.
Prepayment Assumption:	<p><i>Fixed Rate Mortgage Loans:</i> A 100% prepayment assumption assumes that the outstanding principal balance of the fixed rate mortgage loans prepays at a constant prepayment rate ("CPR") of 4% in the first month of the life of such pool, such rate increasing by an additional approximate 1.91% CPR (precisely 21%/11) each month thereafter through the twelfth month of the life of such mortgage loans, and such rate thereafter remaining constant at 25% CPR for the remainder of the life of such pool.</p> <p><i>Adjustable Rate Mortgage Loans:</i> A 100% prepayment assumption assumes that the outstanding principal balance of the adjustable rate mortgage loans prepays at a CPR of 4% in the first month of the life of such pool, such rate increasing by an additional approximate 2.82% CPR (precisely 31%/11) each month thereafter through the twelfth month of the life of such mortgage loans, and such rate thereafter remaining constant at 35% CPR.</p>
Credit Enhancement:	<ol style="list-style-type: none"> 1. Excess Spread from the Mortgage Loans 2. Any Net Swap Payments received from the Swap Provider 3. Overcollateralization 4. Subordination of the Certificates 5. Cross Collateralization
Interest Remittance Amount:	With respect to any Distribution Date, that portion of the available distribution amount for that Distribution Date that represents interest received or advanced in respect of the Mortgage Loans (net of Administrative Fees and any Net Swap Payment or Swap Termination Payments owed to the Swap Administrator, other than to the extent already paid by the Swap Administrator from any upfront payment received pursuant to any replacement interest Swap Agreement that may be entered into by the Supplemental Interest Trust Trustee not resulting from an event of default or certain termination events with respect to the Swap Provider (a "Swap Provider Trigger Event")).
Group I Interest Remittance Amount:	With respect to the Class I-A Certificates and any Distribution Date, that portion of the Interest Remittance Amount for that Distribution Date that represents interest received or advanced in respect of the Group I Mortgage Loans.
Group II Interest Remittance Amount:	With respect to the Class II-A Certificates and any Distribution Date, that portion of the Interest Remittance Amount for that Distribution Date that represents interest received or advanced in respect of the Group II Mortgage Loans.

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BSABS 2007-HE4

Marketing Materials (Page 11)

Overcollateralization Amount:	The Overcollateralization Amount with respect to any Distribution Date is the excess, if any, of (i) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses on the Mortgage Loans incurred during the prior calendar month) over (ii) the aggregate Certificate Principal Balance of the Class A Certificates and Class M Certificates, after taking into account the distributions of principal other than any extra principal distribution amount to be made on such Distribution Date.
Overcollateralization Target Amount:	With respect to any Distribution Date, (i) prior to the Stepdown Date, an amount equal to approximately [5.45]% of the aggregate principal balance of the Mortgage Loans as of the Cut-off Date, (ii) on or after the Stepdown Date provided a Trigger Event is not in effect, the greater of (x) the lesser of (1) approximately [5.45]% of the aggregate Stated Principal Balance of the Mortgage Loans as of the Cut-off Date and (2) approximately [10.90]% of the aggregate outstanding principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses with respect to the Mortgage Loans incurred during the prior calendar month) and (y) approximately [\$4,350,000] or (iii) on or after the Stepdown Date and if a Trigger Event is in effect, the Overcollateralization Target Amount for the immediately preceding Distribution Date. The Overcollateralization Target Amount for the Offered Certificates is expected to be fully funded on the Closing Date.
Overcollateralization Increase Amount:	With respect to any Distribution Date, an amount equal to the lesser of (i) available excess cashflow from the Mortgage Loans available for payment of Overcollateralization Increase Amount and (ii) the excess, if any, of (x) the Overcollateralization Target Amount for that Distribution Date over (y) the Overcollateralization Amount for that Distribution Date.
Overcollateralization Reduction Amount:	With respect to any Distribution Date for which the Excess Overcollateralization Amount is, or would be, after taking into account all other distributions to be made on that Distribution Date, greater than zero, an amount equal to the lesser of (i) the Excess Overcollateralization Amount for that Distribution Date and (ii) principal collected on the Mortgage Loans for that Distribution Date.
Excess Overcollateralization Amount:	With respect to any Distribution Date, the excess, if any, of the Overcollateralization Amount over the Overcollateralization Target Amount.
Stepdown Date:	The later to occur of (x) the Distribution Date occurring in May 2010 and (y) the first Distribution Date on which the Current Specified Enhancement Percentage is greater than or equal to approximately [52.30]%.

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BSABS 2007-HE4

Marketing Materials (Page 12)

Credit Enhancement Percentage: The Credit Enhancement Percentage for any Certificates for any Distribution Date is the percentage obtained by dividing (x) the aggregate Certificate Principal Balance of the class or classes subordinate thereto (including the Class CE Certificates) by (y) the aggregate principal balance of the Mortgage Loans, calculated after taking into account distributions of principal on the Mortgage Loans and after reduction for Realized Losses with respect to the Mortgage Loans incurred during the prior calendar month, but prior to distribution of the Principal Distribution Amount to the holders of the Certificates then entitled to distributions of principal on such Distribution Date.

Class	Initial Credit Enhancement %	Credit Enhancement % On/After Stepdown Date
A	[26.15]%	[52.30]%
M-1	[20.05]%	[40.10]%
M-2	[15.25]%	[30.50]%
M-3	[13.70]%	[27.40]%
M-4	[12.15]%	[24.30]%
M-5	[10.50]%	[21.00]%
M-6	[9.75]%	[19.50]%
M-7	[8.25]%	[16.50]%
M-8	[7.10]%	[14.20]%
M-9	[5.45]%	[10.90]%

Current Specified Enhancement Percentage: With respect to any Distribution Date, the percentage obtained by dividing (x) the sum of (i) the aggregate Certificate Principal Balance of the Class M Certificates and (ii) the Overcollateralization Amount, in each case prior to the distribution of the Principal Distribution Amount on such Distribution Date, by (y) the aggregate Stated Principal Balance of the Mortgage Loans as of the end of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month).

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BSABS 2007-HE4**Marketing Materials (Page 13)**

Trigger Event:	If either the Delinquency Test or the Cumulative Loss Test is violated.										
Delinquency Test:	The Delinquency Test for the Certificates is violated on any Distribution Date if the percentage obtained by dividing (x) the aggregate stated principal balance of Mortgage Loans delinquent 60 days or more (including Mortgage Loans that are in foreclosure, have been converted to REO Properties or are in bankruptcy) by (y) the aggregate stated principal balance of the Mortgage Loans, in each case, as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month), exceeds [32.55]% of the Current Specified Enhancement Percentage.										
Cumulative Loss Test:	The Cumulative Loss Test for the Certificates is violated on any Distribution Date if the aggregate amount of Realized Losses with respect to the Mortgage Loans incurred since the Cut-off Date as a percentage of the aggregate principal balance of the Mortgage Loans as of the Cut-off Date exceeds the applicable percentages set forth below with respect to such Distribution Date: <table> <tr> <th><u>Distribution Date Occurring in</u></th><th><u>Percentage</u></th></tr> <tr> <td>May 2010 through April 2011 (plus an additional 1/12th the difference between 5.60% and 3.55% for each month)</td><td>[3.55%]</td></tr> <tr> <td>May 2011 through April 2012 (plus an additional 1/12th the difference between 7.20% and 5.60% for each month)</td><td>[5.60%]</td></tr> <tr> <td>May 2012 through April 2013 (plus an additional 1/12th the difference between 8.15% and 7.20% for each month)</td><td>[7.20%]</td></tr> <tr> <td>May 2013 and thereafter</td><td>[8.15%]</td></tr> </table>	<u>Distribution Date Occurring in</u>	<u>Percentage</u>	May 2010 through April 2011 (plus an additional 1/12th the difference between 5.60% and 3.55% for each month)	[3.55%]	May 2011 through April 2012 (plus an additional 1/12th the difference between 7.20% and 5.60% for each month)	[5.60%]	May 2012 through April 2013 (plus an additional 1/12th the difference between 8.15% and 7.20% for each month)	[7.20%]	May 2013 and thereafter	[8.15%]
<u>Distribution Date Occurring in</u>	<u>Percentage</u>										
May 2010 through April 2011 (plus an additional 1/12th the difference between 5.60% and 3.55% for each month)	[3.55%]										
May 2011 through April 2012 (plus an additional 1/12th the difference between 7.20% and 5.60% for each month)	[5.60%]										
May 2012 through April 2013 (plus an additional 1/12th the difference between 8.15% and 7.20% for each month)	[7.20%]										
May 2013 and thereafter	[8.15%]										
Realized Losses:	Generally, any Realized Losses on the Mortgage Loans will be absorbed first by Excess Spread, second, in reduction of any Overcollateralization Amount, third, by the Class M Certificates in reverse numerical class designation, fourth, to the related class or classes of Class A Certificates on a pro rata basis, and fifth, to the unrelated class or classes of Class A Certificates, on a pro rata basis, in each case based on the Certificate Principal Balance of each such class. Realized Losses to be allocated as described herein will be based on Realized Losses incurred during the month preceding the related Distribution Date; however, notwithstanding the foregoing, Realized Losses that are allocated with respect to the first Distribution Date will be based on Realized Losses incurred during the month in which the Cut-off Date occurs.										
Expense Adjusted Mortgage Rate:	The applicable mortgage rate (as adjusted for the actual number of days in the related Interest Accrual Period) on each Mortgage Loan as of the first day of the related Due Period minus the sum of the (i) the Servicing Fee Rate and (ii) the Trustee Fee Rate (if applicable).										

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BSABS 2007-HE4Marketing Materials (*Page 14*)**Net Rate Caps:**

For any Distribution Date a per annum rate equal to the excess, if any, of (A) (1) with respect to the Class I-A Certificates, the weighted average of the Expense Adjusted Mortgage Rates of the Group I Mortgage Loans as of the related due date prior to giving effect to any reduction in the Stated Principal Balances of such Group I Mortgage Loans on such due date; (2) with respect to the Class II-A Certificates, the weighted average of the Expense Adjusted Mortgage Rates of the Group II Mortgage Loans as of the related due date prior to giving effect to any reduction in the Stated Principal Balances of such Group II Mortgage Loans on such due date; and (4) with respect to the Class M Certificates, the weighted average of the weighted average of the Expense Adjusted Mortgage Rates of the Mortgage Loans in each loan group as of the related due date prior to giving effect to any reduction in the Stated Principal Balances of such Mortgage Loans on such due date, weighted in proportion to the results of subtracting from the aggregate Stated Principal Balance of the Mortgage Loans of each loan group the aggregate Certificate Principal Balance of the related Class A certificates, in each case over (B) a per annum rate equal to the sum of (i) the Net Swap Payment payable to the Swap Provider on such Distribution Date and (ii) any Swap Termination Payment not due to a Swap Provider Trigger Event payable to the Swap Provider on such distribution date (other than to the extent not already paid by the Swap Administrator from any upfront payment received pursuant to any replacement interest rate swap agreement), divided by the outstanding stated principal balance of the Mortgage Loans as of the related due date prior to giving effect to any reduction in the Stated Principal Balances of such Mortgage Loans on such due date, multiplied by 12. The Net Rate Caps will be adjusted to an effective rate reflecting the accrual of interest on an actual/360 basis.

Pass-Through Rates:

The Pass-Through Rate with respect to each class of Offered Certificates will be the lesser of (x) the London interbank offered rate for one month United States dollar deposits, which we refer to as One-Month LIBOR plus the related Margin, and (y) the related Net Rate Cap adjusted to an effective rate reflecting the accrual of interest on an actual/360 basis.

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BSABS 2007-HE4

Marketing Materials (Page 15)

Swap Agreement:

On the Closing Date, the supplemental interest trust trustee will enter into a Swap Agreement for the benefit of the Offered Certificates with an initial notional amount of [\$870,000,000]. Under the Swap Agreement, on each Distribution Date beginning in June 2007 and ending in April 2012, the Swap Administrator shall be obligated to pay to the Swap Provider an amount equal to [4.934%] (per annum) on the related swap notional amount specified in the schedule below based upon a 30/360 day count convention, and the Swap Administrator will be entitled to receive from the Swap Provider an amount equal to One-Month LIBOR (as determined pursuant to the Swap Agreement) on the related swap notional amount specified in the schedule below based upon an actual/360 day count convention, accrued during the related swap accrual period. Only the net amount of the two obligations above will be paid by the appropriate party (each, a "Net Swap Payment"). To the extent that the Swap Administrator is obligated to make a Net Swap Payment on any Distribution Date, amounts otherwise available to the Certificateholders will be applied to make a payment to the Swap Administrator in the same amount, for payment to the Swap Provider. The Swap Agreement will terminate after the Distribution Date in April 2012.

Upon early termination of the Swap Agreement, the Swap Administrator or the Swap Provider may be liable to make a termination payment (the "Swap Termination Payment") to the other party, regardless of which party caused the termination. The Swap Termination Payment will be computed in accordance with the procedures set forth in the Swap Agreement. **In the event that the Swap Administrator is required to make a Swap Termination Payment, the trust will be required to make a payment to the Swap Administrator in the same amount, which amount will be paid on the related Distribution Date, and on any subsequent Distribution Dates until paid in full, prior to distributions to the related Certificateholders (other than a Swap Termination Payment due to a Swap Provider Trigger Event).** Shown below is the swap notional amount schedule, which generally has been derived by adding (A) for the fixed rate collateral, a notional amount corresponding to 1.25x the pricing speed and (B) for the adjustable rate collateral (1) during the respective fixed rate period, a notional amount corresponding to 1.25x the pricing speed and (2) during the respective adjustable rate period, zero.

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BSABS 2007-HE4

Marketing Materials (Page 16)

SWAP NOTIONAL SCHEDULE

Payment Date	Swap Notional Amount (\$)	Payment Date	Swap Notional Amount (\$)
June 1, 2007	870,000,000.00	Nov-09	281,461,115.14
June 25, 2007	860,911,569.52	Dec-09	269,678,487.03
Jul-07	849,272,581.37	Jan-10	258,403,751.91
Aug-07	835,087,587.59	Feb-10	247,614,802.94
Sep-07	818,382,561.59	Mar-10	237,292,497.42
Oct-07	799,205,709.46	Apr-10	227,414,474.03
Nov-07	777,628,679.19	May-10	217,960,137.95
Dec-07	753,748,470.59	Jun-10	208,910,826.55
Jan-08	727,706,806.96	Jul-10	200,248,764.33
Feb-08	699,692,848.13	Aug-10	191,956,977.80
Mar-08	670,358,156.15	Sep-10	184,019,385.29
Apr-08	641,568,221.49	Oct-10	176,420,409.31
May-08	614,028,077.90	Nov-10	169,145,107.15
Jun-08	587,699,851.44	Dec-10	162,179,326.37
Jul-08	562,529,178.28	Jan-11	155,509,549.27
Aug-08	538,464,167.77	Feb-11	149,122,860.69
Sep-08	515,455,288.83	Mar-11	143,006,923.75
Oct-08	493,455,261.59	Apr-11	137,149,946.83
Nov-08	472,418,953.93	May-11	131,539,103.94
Dec-08	452,303,289.07	Jun-11	125,885,837.76
Jan-09	433,067,415.33	Jul-11	120,284,318.98
Feb-09	414,672,039.73	Aug-11	114,732,934.39
Mar-09	397,082,238.47	Sep-11	109,230,120.91
Apr-09	380,286,608.28	Oct-11	103,774,364.09
May-09	364,223,982.01	Nov-11	98,364,196.47
Jun-09	348,858,738.88	Dec-11	92,998,196.32
Jul-09	334,159,944.56	Jan-12	87,674,954.02
Aug-09	320,098,033.74	Feb-12	82,393,135.05
Sep-09	306,644,835.43	Mar-12	77,151,434.60
Oct-09	293,774,981.50	Apr-12	71,946,150.34

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BSABS 2007-HE4

Marketing Materials (Page 17)

Interest Carry Forward Amount:	For each class of Offered Certificates, and on any Distribution Date, the sum of (i) the excess of (A) the interest accrued during the related Interest Accrual Period for such Class (excluding any Basis Risk Shortfall Carryover Amount with respect to such class), plus any unpaid Interest Carry Forward Amount from the prior Distribution Date, over (B) the amount actually distributed to such Class with respect to interest on such prior Distribution Date and (ii) interest on such excess at the Pass-Through Rate for such Class.
Interest Distribution Amount:	The Interest Distribution Amount for the Offered Certificates of any Class on any Distribution Date is equal to interest accrued during the related Interest Accrual Period on the Certificate Principal Balance of that Class immediately prior to the Distribution Date at the Pass-Through Rate for that Class, in each case, reduced by any Prepayment Interest Shortfalls to the extent not covered by related Compensating Interest payable by the Master Servicer and any related shortfalls resulting from the application of the Relief Act.
Senior Interest Distribution Amount:	The Senior Interest Distribution Amount for any Distribution Date and any Class A Certificates is equal to the related Interest Distribution Amount for such Distribution Date for the related Class A Certificates and the Interest Carry Forward Amount, if any, for that Distribution Date for the related Class A Certificates.
Basis Risk Shortfall Carryover Amount:	With respect to any Distribution Date, and the Offered Certificates, the sum of (x) if the Pass-Through Rate for such Class is subject to the related Net Rate Cap, the excess of (i) the amount of interest such class would have accrued on such Distribution Date had the applicable Pass-Through Rate not been subject to the Net Rate Cap, over (ii) the amount of interest such class of Certificates received on such Distribution Date and (y) the unpaid portion of any Basis Risk Shortfall Carryover Amount from prior Distribution Dates not previously paid (and accrued interest thereon at the current Pass-Through Rate, without giving effect to the Net Rate Cap). The ratings on each Class of Certificates do not address the likelihood of the payment of any Basis Risk Shortfall Carryover Amount.
Basis Risk Shortfall:	Because each Mortgage Loan has a mortgage rate that is either fixed or adjustable, and the adjustable-rate Mortgage Loans will adjust generally based on six-month LIBOR, one-year LIBOR or one-year LIBOR after an initial fixed-rate period of two, three or five years following the date of origination, and the Pass-Through Rates on the Offered Certificates are based on one-month LIBOR, the application of the Net Rate Cap could result in shortfalls of interest otherwise payable on those certificates in certain periods (such shortfalls, "Basis Risk Shortfalls"). This may also occur if six-month LIBOR, one-year LIBOR and one-month LIBOR rise quickly since the Mortgage Loan adjustments are constrained by certain interim caps. If Basis Risk Shortfalls occur, with respect to the Mortgage Loans, they will be carried forward as Basis Risk Shortfall Carryover Amounts and paid from the related Net Monthly Excess Cashflow on a subordinated basis on the same Distribution Date or in any subsequent Distribution Date.

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BSABS 2007-HE4Marketing Materials (*Page 18*)**Interest Payment Priority:**

On each Distribution Date, the Interest Remittance Amount will be distributed in the following order of priority:

- (i) from the Group I Interest Remittance Amount, to the holders of the Class I-A-1, Class I-A-2, Class I-A-3 and Class I-A-4 Certificates pro rata based on the amount of accrued interest payable to such classes of certificates, the Senior Interest Distribution Amount allocable to such Certificates; and from the Group II Interest Remittance Amount, to the holders of the Class II-A Certificates, the Senior Interest Distribution Amount allocable to such Certificates. Any Interest Remittance Amount remaining after the payment of the above will be available to pay any Senior Interest Distribution Amount to the unrelated group;
- (ii) from the combined remaining Interest Remittance Amount, to the holders of the Class M-1 Certificates, the Interest Distribution Amount for such Certificates;
- (iii) from the combined remaining Interest Remittance Amount, to the holders of the Class M-2 Certificates, the Interest Distribution Amount for such Certificates;
- (iv) from the combined remaining Interest Remittance Amount, to the holders of the Class M-3 Certificates, the Interest Distribution Amount for such Certificates;
- (v) from the combined remaining Interest Remittance Amount, to the holders of the Class M-4 Certificates, the Interest Distribution Amount for such Certificates;
- (vi) from the combined remaining Interest Remittance Amount, to the holders of the Class M-5 Certificates, the Interest Distribution Amount for such Certificates;
- (vii) from the combined remaining Interest Remittance Amount, to the holders of the Class M-6 Certificates, the Interest Distribution Amount for such Certificates;
- (viii) from the combined remaining Interest Remittance Amount, to the holders of the Class M-7 Certificates, the Interest Distribution Amount for such Certificates;
- (ix) from the combined remaining Interest Remittance Amount, to the holders of the Class M-8 Certificates, the Interest Distribution Amount for such Certificates; and
- (x) from the combined remaining Interest Remittance Amount, to the holders of the Class M-9 Certificates, the Interest Distribution Amount for such Certificates.

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BSABS 2007-HE4Marketing Materials (*Page 19*)**Principal Payment Priority:**

On each Distribution Date (a) prior to the Stepdown Date or (b) on which a Trigger Event is in effect, the Group I and Group II Principal Distribution Amount shall be distributed as follows:

- (i) the Group I Principal Distribution Amount, sequentially to the holders of the Class I-A-1, Class I-A-2, Class I-A-3 and Class I-A-4 Certificates, in that order, until the Certificate Principal Balance of each such class has been reduced to zero; and then to the holders of the Class II-A Certificates (as described below), after taking into account the distribution of the Group II Principal Distribution Amount described in (ii) below;
- (ii) the Group II Principal Distribution Amount to the holders of the Class II-A Certificates until the Certificate Principal Balance of such class has been reduced to zero and then to the holders of the Class I-A Certificates (in the priority described above), after taking into account the distribution of the Group I Principal Distribution Amount (as described in (i) above);
- (iii) to the holders of the Class M-1 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i) and (ii) above, until the Certificate Principal Balance thereof has been reduced to zero;
- (iv) to the holders of the Class M-2 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii) and (iii) above, until the Certificate Principal Balance thereof has been reduced to zero;
- (v) to the holders of the Class M-3 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii) and (iv) above, until the Certificate Principal Balance thereof has been reduced to zero;
- (vi) to the holders of the Class M-4 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii), (iv) and (v) above, until the Certificate Principal Balance thereof has been reduced to zero;

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BSABS 2007-HE4

Marketing Materials (Page 20)

**Principal Payment Priority
cont'd:**

- (vii) to the holders of the Class M-5 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii), (iv), (v) and (vi) above, until the Certificate Principal Balance thereof has been reduced to zero;
- (viii) to the holders of the Class M-6 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii), (iv), (v), (vi) and (vii) above, until the Certificate Principal Balance thereof has been reduced to zero;
- (ix) to the holders of the Class M-7 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii), (iv), (v), (vi), (vii) and (viii) above, until the Certificate Principal Balance thereof has been reduced to zero;
- (x) to the holders of the Class M-8 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii), (iv), (v), (vi), (vii), (viii) and (ix) above, until the Certificate Principal Balance thereof has been reduced to zero; and
- (xi) to the holders of the Class M-9 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii), (iii), (iv), (v), (vi), (vii), (viii), (ix) and (x) above, until the Certificate Principal Balance thereof has been reduced to zero.

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BSABS 2007-HE4Marketing Materials (*Page 21*)**Principal Payment Priority:**

On each Distribution Date (a) on or after the Stepdown Date and (b) on which a Trigger Event is not in effect, the Group I and Group II Principal Distribution Amounts shall be distributed as follows:

- (i) the Group I Principal Distribution Amount, sequentially to the holders of the Class I-A-1, Class I-A-2, Class I-A-3 and Class I-A-4 Certificates, in that order, to the extent of the Class I-A Principal Distribution Amount, until the Certificate Principal Balance of each such class has been reduced to zero and then to the holders of the Class II-A Certificates (as described below), after taking into account the distribution of the Class II-A Principal Distribution Amount described in (ii) below;
- (ii) the Group II Principal Distribution Amount to the holders of the Class II-A Certificates, to the extent of the Class II-A Principal Distribution Amount, until the Certificate Principal Balance of such class has been reduced to zero and then to the holders of the Class I-A Certificates (in the priority described above), after taking into account the Class I-A Principal Distribution Amount described in (i) above;
- (iii) to the holders of the Class M-1 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i) and (ii) above, to the extent of the Class M-1 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;
- (iv) to the holders of the Class M-2 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii) and (iii) above, to the extent of the Class M-2 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;
- (v) to the holders of the Class M-3 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii) (iii) and (iv) above, to the extent of the Class M-3 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;
- (vi) to the holders of the Class M-4 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii) (iii), (iv) and (v) above, to the extent of the Class M-4 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;

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BSABS 2007-HE4Marketing Materials (*Page 22*)**Principal Payment Priority: cont**

- (vii) to the holders of the Class M-5 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii) (iii), (iv), (v) and (vi) above, to the extent of the Class M-5 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;
- (viii) to the holders of the Class M-6 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii) (iii), (iv), (v), (vi) and (vii) above, to the extent of the Class M-6 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;
- (ix) to the holders of the Class M-7 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii) (iii), (iv), (v), (vi), (vii) and (viii) above, to the extent of the Class M-7 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero;
- (x) to the holders of the Class M-8 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii) (iii), (iv), (v), (vi), (vii), (viii) and (ix) above, to the extent of the Class M-8 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero; and
- (xi) to the holders of the Class M-9 Certificates, any Group I and Group II Principal Distribution Amount remaining after the distributions described in (i), (ii) (iii), (iv), (v), (vi), (vii), (viii), (ix) and (x) above, to the extent of the Class M-9 Principal Distribution Amount, until the Certificate Principal Balance thereof has been reduced to zero.

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BSABS 2007-HE4

Marketing Materials (Page 23)

Swap Payments:

Funds payable under the Swap Agreement will be deposited into a reserve account (the "Swap Account").

Funds in the Swap Account that are payable to the Swap Provider will be paid from any related available funds prior to distributions on the Offered Certificates (other than any Swap Termination Payment due to a Swap Provider Trigger Event) and will be distributed on each Distribution Date in the following order of priority:

- 1) to the Swap Provider, any Net Swap Payment owed for such Distribution Date; and
- 2) to the Swap Provider, any Swap Termination Payment not due to a Swap Provider Trigger Event.

Funds in the Swap Account that are payable to the trust will be distributed on each Distribution Date in the following order of priority:

- 1) to the holders of the Class A Certificates, on a pro rata basis, to pay accrued interest and any Interest Carry Forward Amount to the extent of the interest portion of any Realized Loss on the Mortgage Loans, in each case to the extent unpaid from the Interest Remittance Amount;
- 2) to the holders of the Class M Certificates, sequentially, to pay accrued interest to the extent unpaid from the Interest Remittance Amount and any Interest Carry Forward Amount, in each case to the extent of the interest portion of any Realized Loss on the Mortgage Loans;
- 3) first, to the Class A Certificates on a pro rata basis based on the amount of Basis Risk Shortfall Carry Forward Amounts for each such class, and second, sequentially to the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8 and Class M-9 Certificates, in that order, any Basis Risk Shortfall Carry Forward Amounts for such Distribution Date;
- 4) to the Class A Certificates and Class M Certificates, as principal, to maintain the Overcollateralization Target Amount for such Distribution Date (to the extent the Overcollateralization Amount is reduced below the Overcollateralization Target Amount as a result of Realized Losses with respect to the Mortgage Loans and to the extent not covered by Net Monthly Excess Cashflow with respect to the Mortgage Loans) distributed in the same manner and priority as the Principal Distribution Amount; and
- 5) to the party named in the Swap Administration Agreement, any remaining amounts.

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BSABS 2007-HE4

Marketing Materials (Page 24)

Net Monthly Excess Cashflow Distributions:

With respect to any Distribution Date, the available distribution amount remaining after distribution of the Interest Remittance Amount and the Group I and Group II Principal Distribution Amount as described above ("Net Monthly Excess Cashflow") shall be distributed as follows to the extent not covered by amounts paid pursuant to the Swap Agreement (other than in the case of clause (i) below):

- (i) to the holders of the class or classes of Offered Certificates then entitled to receive distributions in respect of principal, in an amount equal to the Overcollateralization Increase Amount, distributable as part of the respective Group I and Group II Principal Distribution Amount;
- (ii) to the holders of the Class A Certificates, pro rata, in accordance with the Interest Carry Forward Amount due with respect to each such class, to the extent unpaid from the related Interest Remittance Amount or amounts paid to the trust pursuant to the Swap Agreement and the Swap Administration Agreement.
- (iii) to the holders of the Class A Certificates, in an amount equal to the previously allocated realized loss amounts, pro rata, in accordance with the previously allocated realized loss amounts due for such class;
- (iv) to the holders of the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8 and Class M-9 Certificates, in that order, in an amount equal to the Interest Carry Forward Amount allocable to such Certificates, to the extent not covered by amounts paid to the trust pursuant to the Swap Agreement and the Swap Administration Agreement;
- (v) to the extent required to distribute to the holders of the Class A Certificates any Basis Risk Shortfall Carry Forward Amounts for such class, pro rata, based on the amount of such Basis Risk Shortfall Carry Forward Amounts payable to each such class, if any, to the extent not covered by amounts paid pursuant to the Swap Agreement and Swap Administration Agreement;
- (vi) sequentially to the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8 and Class M-9 Certificates, in that order, any Basis Risk Shortfall Carry Forward Amount for such classes, to the extent not covered by amounts paid pursuant to the Swap Agreement and Swap Administration Agreement;
- (vii) to make payments to a reserve account, to the extent required to distribute to the holders of the Class M Certificates any Basis Risk Shortfall Carry Forward Amounts for such;

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BSABS 2007-HE4Marketing Materials *(Page 25)*

**Net Monthly Excess Cashflow
Distributions cont'd:**

- (viii) to the holders of the Class A Certificates, on a pro rata basis, based on the entitlement of each such Class, and then sequentially to the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8 and Class M-9 Certificates, in that order, the amount of Relief Act Shortfalls and any Prepayment Interest Shortfalls allocated to such Classes of Certificates, to the extent not previously reimbursed;
- (ix) to the Swap Administrator for payment to the Swap Provider, any Swap Termination Payment for such Distribution Date due to a Swap Provider Trigger Event (other than to the extent not already paid by the Swap Administrator from any upfront payment received pursuant to any replacement interest rate swap agreement); and
- (x) to the holders of the Class CE Certificates and Class R Certificates, in that order as provided in the Pooling and Servicing Agreement.

All amounts in respect of prepayment charges shall be distributed to the holders of the Class P Certificates and not to the Offered Certificates.

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BSABS 2007-HE4

Marketing Materials (Page 26)

Group I Principal Distribution Amount:

The Group I Principal Distribution Amount for any Distribution Date will be the sum of (i) the principal portion of all scheduled monthly payments on the Group I Mortgage Loans due during the related Due Period, whether or not received on or prior to the related Determination Date; (ii) the principal portion of all proceeds received in respect of the repurchase of a Group I Mortgage Loan (or, in the case of a substitution, certain amounts representing a principal adjustment) as required by the Pooling and Servicing Agreement during the related Prepayment Period; (iii) the principal portion of all other unscheduled collections, including insurance proceeds, liquidation proceeds and all full and partial principal prepayments, received during the related Prepayment Period, to the extent applied as recoveries of principal on the Group I Mortgage Loans, and (iv) a percentage of the amount of any Overcollateralization Increase Amount for such Distribution Date MINUS (v) the sum of (a) any Net Swap Payment, or any Swap Termination Payment not due to a Swap Provider Trigger Event, owed to the Swap Provider to the extent not paid from the Interest Remittance Amount on such Distribution Date and (b) a percentage of the amount of any Overcollateralization Reduction Amount for such Distribution Date allocated among the Group I and Group II Principal Distribution Amount based on the amount of principal for such Distribution Date.

Group II Principal Distribution Amount:

The Group II Principal Distribution Amount for any Distribution Date will be the sum of (i) the principal portion of all scheduled monthly payments on the Group II Mortgage Loans due during the related Due Period, whether or not received on or prior to the related Determination Date; (ii) the principal portion of all proceeds received in respect of the repurchase of a Group II Mortgage Loan (or, in the case of a substitution, certain amounts representing a principal adjustment) as required by the Pooling and Servicing Agreement during the related Prepayment Period; (iii) the principal portion of all other unscheduled collections, including insurance proceeds, liquidation proceeds and all full and partial principal prepayments, received during the related Prepayment Period, to the extent applied as recoveries of principal on the Group II Mortgage Loans, and (iv) a percentage of the amount of any Overcollateralization Increase Amount for such Distribution Date MINUS (v) the sum of (a) any Net Swap Payment, or any Swap Termination Payment not due to a Swap Provider Trigger Event, owed to the Swap Provider to the extent not paid from the Interest Remittance Amount on such Distribution Date and (b) a percentage of the amount of any Overcollateralization Reduction Amount for such Distribution Date allocated among the Group I and Group II Principal Distribution Amount based on the amount of principal for such Distribution Date.

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BSABS 2007-HE4

Marketing Materials (Page 27)

Class I-A Principal Distribution Amount:

The Class I-A Principal Distribution Amount is an amount equal to the excess of (x) the aggregate Certificate Principal Balance of the Class I-A Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 47.70% and (ii) the aggregate principal balance of the Group I Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) and (B) the aggregate principal balance of the Group I Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) minus approximately \$4,350,000.

Class II-A Principal Distribution Amount:

The Class II-A Principal Distribution Amount is an amount equal to the excess of (x) the Certificate Principal Balance of the Class II-A Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 47.70% and (ii) the aggregate principal balance of the Group II Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) and (B) the aggregate principal balance of the Group II Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) minus approximately \$4,350,000.

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BSABS 2007-HE4

Marketing Materials (Page 28)

Class M-1 Principal Distribution Amount:

The Class M-1 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A Certificates (after taking into account the payment of the Class A Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-1 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 59.90% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) minus approximately \$4,350,000.

Class M-2 Principal Distribution Amount:

The Class M-2 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A Certificates and Class M-1 Certificates (after taking into account the payment of the Class A and Class M-1 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-2 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 69.50% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) minus approximately \$4,350,000.

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BSABS 2007-HE4**Marketing Materials (Page 29)**

Class M-3 Principal Distribution Amount:

The Class M-3 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1 and Class M-2 Certificates (after taking into account the payment of the Class A, Class M-1 and Class M-2 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-3 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 72.60% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) minus approximately \$4,350,000.

Class M-4 Principal Distribution Amount:

The Class M-4 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1, Class M-2 and Class M-3 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2 and Class M-3 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-4 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 75.70% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) minus approximately \$4,350,000.

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BSABS 2007-HE4

Marketing Materials (Page 30)

Class M-5 Principal Distribution Amount:

The Class M-5 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1, Class M-2, Class M-3 and Class M-4 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3 and Class M-4 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-5 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 79.00% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) minus approximately \$4,350,000.

Class M-6 Principal Distribution Amount:

The Class M-6 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4 and Class M-5 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4 and Class M-5 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-6 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 80.50% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) minus approximately \$4,350,000.

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BSABS 2007-HE4

Marketing Materials (Page 31)

Class M-7 Principal Distribution Amount:

The Class M-7 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5 and Class M-6 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-7 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 83.50% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) minus approximately \$4,350,000.

Class M-8 Principal Distribution Amount:

The Class M-8 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6 and Class M-7 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6 and Class M-7 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-8 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 85.80% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) minus approximately \$4,350,000.

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BSABS 2007-HE4Marketing Materials (*Page 32*)**Class M-9 Principal Distribution Amount:**

The Class M-9 Principal Distribution Amount is an amount equal to the excess of (x) the sum of (i) the aggregate Certificate Principal Balance of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7 and Class M-8 Certificates (after taking into account the payment of the Class A, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7 and Class M-8 Principal Distribution Amounts on such Distribution Date) and (ii) the Certificate Principal Balance of the Class M-9 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) approximately 89.10% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Realized Losses incurred during the prior calendar month) minus approximately \$4,350,000.

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BSABS 2007-HE4

Marketing Materials (Page 33)

Class I-A Available Funds Cap

Period	Distribution Date	AFC Rate(1)	AFC Rate (2)	Period	Distribution Date	AFC Rate(1)	AFC Rate (2)
1	01-Jun-07	8.919	23.579	39	25-Jul-10	10.035	21.490
2	25-Jun-07	8.225	22.854	40	25-Aug-10	9.854	21.247
3	25-Jul-07	8.320	22.908	41	25-Sep-10	9.850	21.590
4	25-Aug-07	8.221	22.757	42	25-Oct-10	10.049	21.809
5	25-Sep-07	8.219	22.691	43	25-Nov-10	9.832	21.432
6	25-Oct-07	8.315	22.712	44	25-Dec-10	10.030	21.583
7	25-Nov-07	8.212	22.521	45	25-Jan-11	9.812	21.211
8	25-Dec-07	8.309	22.516	46	25-Feb-11	9.802	21.180
9	25-Jan-08	8.204	22.294	47	25-Mar-11	10.468	22.017
10	25-Feb-08	8.199	22.157	48	25-Apr-11	9.783	21.044
11	25-Mar-08	8.411	22.225	49	25-May-11	9.829	15.423
12	25-Apr-08	8.187	21.854	50	25-Jun-11	9.549	15.079
13	25-May-08	8.290	21.812	51	25-Jul-11	9.815	15.400
14	25-Jun-08	8.176	21.554	52	25-Aug-11	9.536	15.131
15	25-Jul-08	8.282	21.518	53	25-Sep-11	9.529	15.135
16	25-Aug-08	8.165	21.261	54	25-Oct-11	9.794	15.460
17	25-Sep-08	8.159	21.118	55	25-Nov-11	9.516	15.112
18	25-Oct-08	8.270	21.093	56	25-Dec-11	9.780	15.432
19	25-Nov-08	8.149	20.837	57	25-Jan-12	9.502	15.084
20	25-Dec-08	8.271	20.827	58	25-Feb-12	9.497	15.080
21	25-Jan-09	8.151	20.576	59	25-Mar-12	10.054	15.762
22	25-Feb-09	8.232	20.549	60	25-Apr-12	9.496	15.071
23	25-Mar-09	9.877	22.175	61	25-May-12	9.656	11.545
24	25-Apr-09	9.483	21.669	62	25-Jun-12	9.338	11.158
25	25-May-09	9.645	21.711	63	25-Jul-12	9.642	11.515
26	25-Jun-09	9.466	21.406	64	25-Aug-12	9.324	11.130
27	25-Jul-09	9.631	21.455	65	25-Sep-12	9.318	11.117
28	25-Aug-09	9.452	21.182	66	25-Oct-12	9.624	11.479
29	25-Sep-09	9.621	21.533	67	25-Nov-12	9.307	11.094
30	25-Oct-09	9.806	21.679	68	25-Dec-12	9.610	11.449
31	25-Nov-09	9.614	21.352	69	25-Jan-13	9.293	11.065
32	25-Dec-09	9.794	21.438	70	25-Feb-13	9.286	11.051
33	25-Jan-10	9.607	21.121	71	25-Mar-13	10.273	12.220
34	25-Feb-10	9.821	21.257	72	25-Apr-13	9.272	11.027
35	25-Mar-10	10.494	22.384	73	25-May-13	9.573	11.379
36	25-Apr-10	9.861	21.601	74	25-Jun-13	9.257	10.998
37	25-May-10	10.051	21.717	75	25-Jul-13	9.559	11.349
38	25-Jun-10	9.841	21.366	76	25-Aug-13	10.035	21.490

(1) Assumes 1-month LIBOR at 5.34%, 6-month LIBOR at 5.40% no losses and is run at the pricing speed to call.

(2) Assumes the 1-month LIBOR, 6-month LIBOR equals 20%, no losses and run at the pricing speed to call.

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BSABS 2007-HE4

Marketing Materials (Page 34)

Class II-A Available Funds Cap

Period	Distribution Date	AFC Rate(1)	AFC Rate (2)	Period	Distribution Date	AFC Rate(1)	AFC Rate (2)
1	01-Jun-07	8.877	23.537	39	25-Jul-10	9.854	21.121
2	25-Jun-07	8.191	22.820	40	25-Aug-10	9.660	20.844
3	25-Jul-07	8.285	22.873	41	25-Sep-10	9.671	21.184
4	25-Aug-07	8.187	22.723	42	25-Oct-10	9.859	21.382
5	25-Sep-07	8.185	22.657	43	25-Nov-10	9.648	21.018
6	25-Oct-07	8.279	22.676	44	25-Dec-10	9.838	21.155
7	25-Nov-07	8.177	22.486	45	25-Jan-11	9.625	20.806
8	25-Dec-07	8.273	22.479	46	25-Feb-11	9.614	20.731
9	25-Jan-08	8.168	22.258	47	25-Mar-11	10.258	21.565
10	25-Feb-08	8.162	22.121	48	25-Apr-11	9.591	20.647
11	25-Mar-08	8.371	22.186	49	25-May-11	9.629	15.012
12	25-Apr-08	8.150	21.817	50	25-Jun-11	9.355	14.680
13	25-May-08	8.251	21.772	51	25-Jul-11	9.613	14.998
14	25-Jun-08	8.137	21.515	52	25-Aug-11	9.339	14.700
15	25-Jul-08	8.242	21.478	53	25-Sep-11	9.332	14.736
16	25-Aug-08	8.125	21.222	54	25-Oct-11	9.589	15.041
17	25-Sep-08	8.119	21.078	55	25-Nov-11	9.316	14.705
18	25-Oct-08	8.228	21.051	56	25-Dec-11	9.573	15.009
19	25-Nov-08	8.108	20.796	57	25-Jan-12	9.301	14.674
20	25-Dec-08	8.225	20.781	58	25-Feb-12	9.303	14.669
21	25-Jan-09	8.115	20.542	59	25-Mar-12	9.841	15.334
22	25-Feb-09	8.182	20.496	60	25-Apr-12	9.290	14.661
23	25-Mar-09	9.719	21.955	61	25-May-12	9.442	11.120
24	25-Apr-09	9.353	21.457	62	25-Jun-12	9.129	10.746
25	25-May-09	9.510	21.491	63	25-Jul-12	9.425	11.088
26	25-Jun-09	9.333	21.191	64	25-Aug-12	9.114	10.718
27	25-Jul-09	9.493	21.235	65	25-Sep-12	9.106	10.702
28	25-Aug-09	9.315	20.965	66	25-Oct-12	9.403	11.044
29	25-Sep-09	9.476	21.264	67	25-Nov-12	9.091	10.672
30	25-Oct-09	9.668	21.398	68	25-Dec-12	9.386	11.011
31	25-Nov-09	9.478	21.079	69	25-Jan-13	9.075	10.641
32	25-Dec-09	9.656	21.156	70	25-Feb-13	9.067	10.628
33	25-Jan-10	9.507	20.885	71	25-Mar-13	10.029	11.749
34	25-Feb-10	9.611	20.907	72	25-Apr-13	9.052	10.598
35	25-Mar-10	10.313	21.995	73	25-May-13	9.345	10.935
36	25-Apr-10	9.685	21.233	74	25-Jun-13	9.035	10.566
37	25-May-10	9.868	21.336	75	25-Jul-13	9.328	10.902
38	25-Jun-10	9.663	20.996	76	25-Aug-13	9.854	21.121

(1) Assumes Assumes 1-month LIBOR at 5.34%, 6-month LIBOR at 5.40% no losses and is run at the pricing speed to call.

(2) Assumes the 1-month LIBOR, 6-month LIBOR equals 20%, no losses and run at the pricing speed to call.

BEAR STEARNS

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BSABS 2007-HE4

Marketing Materials (Page 35)

Subordinate Classes Available Funds Cap

Period	Distribution Date	AFC Rate(1)	AFC Rate (2)	Period	Distribution Date	AFC Rate(1)	AFC Rate (2)
1	01-Jun-07	8.876	23.536	39	25-Jul-10	9.945	21.320
2	25-Jun-07	8.191	22.819	40	25-Aug-10	9.760	21.071
3	25-Jul-07	8.285	22.872	41	25-Sep-10	9.762	21.403
4	25-Aug-07	8.187	22.722	42	25-Oct-10	9.956	21.615
5	25-Sep-07	8.184	22.656	43	25-Nov-10	9.742	21.244
6	25-Oct-07	8.279	22.676	44	25-Dec-10	9.936	21.389
7	25-Nov-07	8.177	22.486	45	25-Jan-11	9.720	21.026
8	25-Dec-07	8.273	22.479	46	25-Feb-11	9.710	20.980
9	25-Jan-08	8.168	22.258	47	25-Mar-11	10.365	21.810
10	25-Feb-08	8.163	22.121	48	25-Apr-11	9.689	20.862
11	25-Mar-08	8.372	22.186	49	25-May-11	9.731	15.234
12	25-Apr-08	8.151	21.818	50	25-Jun-11	9.454	14.895
13	25-May-08	8.252	21.773	51	25-Jul-11	9.716	15.214
14	25-Jun-08	8.139	21.517	52	25-Aug-11	9.439	14.935
15	25-Jul-08	8.243	21.480	53	25-Sep-11	9.432	14.952
16	25-Aug-08	8.127	21.224	54	25-Oct-11	9.693	15.268
17	25-Sep-08	8.121	21.080	55	25-Nov-11	9.417	14.925
18	25-Oct-08	8.230	21.053	56	25-Dec-11	9.678	15.237
19	25-Nov-08	8.110	20.798	57	25-Jan-12	9.402	14.895
20	25-Dec-08	8.229	20.785	58	25-Feb-12	9.399	14.890
21	25-Jan-09	8.113	20.539	59	25-Mar-12	9.947	15.563
22	25-Feb-09	8.206	20.523	60	25-Apr-12	9.393	14.880
23	25-Mar-09	9.783	22.055	61	25-May-12	9.549	11.347
24	25-Apr-09	9.410	21.562	62	25-Jun-12	9.233	10.966
25	25-May-09	9.569	21.600	63	25-Jul-12	9.533	11.316
26	25-Jun-09	9.391	21.298	64	25-Aug-12	9.219	10.937
27	25-Jul-09	9.553	21.344	65	25-Sep-12	9.212	10.923
28	25-Aug-09	9.376	21.079	66	25-Oct-12	9.513	11.275
29	25-Sep-09	9.542	21.399	67	25-Nov-12	9.198	10.897
30	25-Oct-09	9.732	21.543	68	25-Dec-12	9.497	11.244
31	25-Nov-09	9.541	21.219	69	25-Jan-13	9.183	10.866
32	25-Dec-09	9.719	21.300	70	25-Feb-13	9.175	10.853
33	25-Jan-10	9.548	21.002	71	25-Mar-13	10.150	11.999
34	25-Feb-10	9.721	21.102	72	25-Apr-13	9.160	10.825
35	25-Mar-10	10.405	22.202	73	25-May-13	9.458	11.170
36	25-Apr-10	9.775	21.433	74	25-Jun-13	9.145	10.795
37	25-May-10	9.961	21.543	75	25-Jul-13	9.442	11.139
38	25-Jun-10	9.754	21.196	76	25-Aug-13	9.945	21.320

(1) Assumes 1-month LIBOR at 5.34%, 6-month LIBOR at 5.40% no losses and is run at the pricing speed to call.

(2) Assumes the 1-month LIBOR, 6-month LIBOR equals 20%, no losses and run at the pricing speed to call.

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BSABS 2007-HE4

Marketing Materials (Page 36)

Excess Spread Before Losses (Basis Points)

Distribution				Distribution			
Period	Date	Rate(1)	Rate (2)	Period	Date	Rate(1)	Rate (2)
1	01-Jun-07	287	287	39	25-Jul-10	442	417
2	25-Jun-07	286	286	40	25-Aug-10	441	416
3	25-Jul-07	286	286	41	25-Sep-10	446	423
4	25-Aug-07	285	285	42	25-Oct-10	453	431
5	25-Sep-07	285	285	43	25-Nov-10	447	426
6	25-Oct-07	286	285	44	25-Dec-10	453	431
7	25-Nov-07	285	284	45	25-Jan-11	446	425
8	25-Dec-07	285	284	46	25-Feb-11	445	425
9	25-Jan-08	284	283	47	25-Mar-11	464	445
10	25-Feb-08	284	283	48	25-Apr-11	444	427
11	25-Mar-08	286	286	49	25-May-11	434	433
12	25-Apr-08	283	283	50	25-Jun-11	420	419
13	25-May-08	285	285	51	25-Jul-11	433	431
14	25-Jun-08	283	284	52	25-Aug-11	419	418
15	25-Jul-08	284	286	53	25-Sep-11	419	419
16	25-Aug-08	282	284	54	25-Oct-11	432	432
17	25-Sep-08	282	285	55	25-Nov-11	418	418
18	25-Oct-08	284	287	56	25-Dec-11	431	430
19	25-Nov-08	282	286	57	25-Jan-12	417	416
20	25-Dec-08	285	289	58	25-Feb-12	416	416
21	25-Jan-09	283	287	59	25-Mar-12	442	443
22	25-Feb-09	293	295	60	25-Apr-12	416	417
23	25-Mar-09	413	395	61	25-May-12	418	425
24	25-Apr-09	419	398	62	25-Jun-12	399	406
25	25-May-09	422	402	63	25-Jul-12	416	421
26	25-Jun-09	418	399	64	25-Aug-12	397	403
27	25-Jul-09	422	402	65	25-Sep-12	396	404
28	25-Aug-09	418	399	66	25-Oct-12	414	420
29	25-Sep-09	436	406	67	25-Nov-12	395	401
30	25-Oct-09	442	411	68	25-Dec-12	412	417
31	25-Nov-09	438	408	69	25-Jan-13	394	399
32	25-Dec-09	442	412	70	25-Feb-13	393	398
33	25-Jan-10	440	411	71	25-Mar-13	446	450
34	25-Feb-10	459	429	72	25-Apr-13	391	397
35	25-Mar-10	479	451	73	25-May-13	408	414
36	25-Apr-10	467	439	74	25-Jun-13	390	395
37	25-May-10	471	444	75	25-Jul-13	407	412
38	25-Jun-10	448	422	76	25-Aug-13	442	417

(1) Assumes 1-month LIBOR at 5.34%, 6-month LIBOR at 5.40% no losses and is run at the pricing speed to call.

(2) Assumes the Forward LIBOR curve and run at the pricing speed to call.

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BSABS 2007-HE4

Marketing Materials (Page 37)

TOTAL MORTGAGE LOANS

Please note that all pool characteristics are approximate and are subject to a +/- 10% variance.

Summary

	<u>Total</u>	<u>Minimum</u>	<u>Maximum</u>
Aggregate Outstanding Principal Balance	\$881,428,045		
Number of Loans	4,243		
Average Current Loan Balance	\$207,737	\$13,572	\$1,000,000
(1) Original Loan-to-Value Ratio	81.16%	14.00%	100.00%
Original Combined Loan-to-Value Ratio	83.34%	14.00%	100.00%
(1) Mortgage Rate	8.3809%	5.2750%	14.6500%
(1) Net Mortgage Rate	7.8809%	4.7750%	14.1500%
(1) (3) Note Margin	5.7807%	2.8500%	9.8250%
(1) (3) Maximum Mortgage Rate	14.1213%	10.0750%	18.3750%
(1) (3) Minimum Mortgage Rate	7.6283%	3.2500%	12.1000%
(1) (3) Term to Next Rate Adjustment (months)	24	10	59
(1) Original Term to Stated Maturity (months)	357	180	360
(1) Age (months)	2	1	26
(1) Remaining Term to Stated Maturity (months)	355	167	359
(1) (2) Credit Score	612	500	817

(1) Weighted Average, min and max reflect loan to value for first liens and combined loan to value for second liens.

(2) 100.00% of Mortgage Loans have Credit Scores. (3) Adjustable Rate Loans Only

	<u>Range</u>	<u>Percent of Cut-off Date Principal Balance</u>
Product Type	FIXED – FIXED INTEREST ONLY	14.53% - 1.76%
	BALLOON (50YR AMORT/30YR BLN.)	2.07%
	BALLOON (40YR AMORT/30YR BLN.)	3.47%
	BALLOON	1.24%
	FIXED DUAL AMORTIZATION	1.71%
	LIBOR 2/6 ARM DUAL AMORTIZATION	2.60%
	LIBOR 2/1 ARM	0.08%
	LIBOR 2/6 ARM - LIBOR 2/6 ARM INTEREST ONLY	23.93% - 10.20%
	LIBOR 2/6 ARM (40YR AMORT/30YR BLN.)	21.94%
	LIBOR 2/6 ARM (50YR AMORT/30YR BLN.)	4.01%
	LIBOR 3/6 ARM DUAL AMORTIZATION	0.07%
	LIBOR 3/1 ARM	0.02%
	LIBOR 3/6 ARM - LIBOR 3/6 ARM INTEREST ONLY	3.69% - 2.79%
	LIBOR 3/6 ARM (40YR AMORT/30YR BLN.)	4.43%
	LIBOR 3/6 ARM (50YR AMORT/30YR BLN.)	0.83%
	LIBOR 5/6 ARM - LIBOR 5/6 ARM INTEREST ONLY	0.16% - 0.16%
	LIBOR 5/6 ARM (40YR AMORT/30YR BLN.)	0.10%
	LIBOR 5/6 ARM (50YR AMORT/30YR BLN.)	0.22%
Lien	First – Second	97.37% - 2.63%
Property Type	Two- to four- family units	7.02%
	Condominium - Townhouse	2.56% - 0.32%
	Planned Unit Developments	8.68%
	Single-family	81.42%
Geographic Distribution	California	27.31%
50 States (including DC)	Florida	14.28%
Documentation Type	Full/Alternative	55.95%
	Limited	0.79%
	Lite	0.84%
	Stated Income	42.42%
Loans with Prepayment Penalties		72.97%
Loans with Interest Only Period		14.94%

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BSABS 2007-HE4

Marketing Materials (Page 38)

Credit Score Distribution of Total Mortgage Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
500 – 519	197	34,292,369	3.89	174,073	71.86	66.60	0.54
520 – 539	353	64,781,488	7.35	183,517	73.96	64.72	0.00
540 – 559	356	69,649,645	7.90	195,645	77.04	64.30	0.88
560 – 579	354	68,578,532	7.78	193,725	79.49	62.95	6.14
580 – 599	535	112,068,999	12.71	209,475	82.03	60.73	11.38
600 – 619	681	144,957,636	16.45	212,860	82.40	58.33	22.15
620 – 639	550	120,415,155	13.66	218,937	84.21	52.77	20.27
640 – 659	472	104,410,083	11.85	221,208	85.05	46.33	19.16
660 – 679	302	68,216,074	7.74	225,881	83.43	45.32	22.01
680 – 699	194	43,057,058	4.88	221,944	82.12	38.55	19.30
700 – 719	113	24,769,679	2.81	219,201	82.14	55.17	28.27
720 – 739	59	11,990,254	1.36	203,225	80.44	47.01	27.09
740 – 759	34	7,569,034	0.86	222,619	75.78	67.53	29.90
760 – 779	24	3,657,381	0.41	152,391	82.16	62.44	4.00
780 – 799	11	1,982,511	0.22	180,228	65.73	40.58	55.38
800 – 819	8	1,032,146	0.12	129,018	72.60	83.05	33.70
TOTAL:	4,243	881,428,045	100.00	207,737	81.16	55.95	14.94

Debt-to-Income Ratios of Total Mortgage Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
0.01% - 5.00%	1	75,902	0.01	75,902	580	76.00	100.00	0.00
5.01% - 10.00%	11	2,679,143	0.30	243,558	634	82.83	68.78	0.00
10.01% - 15.00%	29	4,973,935	0.56	171,515	620	77.16	76.69	21.40
15.01% - 20.00%	63	9,488,116	1.08	150,605	602	74.33	77.08	9.41
20.01% - 25.00%	150	24,887,224	2.82	165,915	618	77.30	61.09	17.89
25.01% - 30.00%	263	41,808,766	4.74	158,969	606	78.49	65.35	9.45
30.01% - 35.00%	385	70,011,547	7.94	181,848	609	79.67	55.97	9.75
35.01% - 40.00%	693	137,254,432	15.57	198,058	615	80.82	53.01	16.00
40.01% - 45.00%	918	191,504,304	21.73	208,610	613	82.77	51.90	16.84
45.01% - 50.00%	1,179	264,979,520	30.06	224,749	613	83.16	51.51	16.36
50.01% - 55.00%	551	133,765,157	15.18	242,768	607	78.18	67.09	12.68
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

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BSABS 2007-HE4

Marketing Materials (Page 39)

Original Mortgage Loan Principal Balances of Total Mortgage Loans

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
\$1 - \$100,000	887	58,402,422	6.63	65,843	608	82.75	68.15	1.92
\$100,001 - \$200,000	1,574	235,498,574	26.72	149,618	603	79.01	63.44	7.54
\$200,001 - \$300,000	954	234,129,164	26.56	245,418	609	80.48	58.76	12.26
\$300,001 - \$400,000	434	149,860,371	17.00	345,300	615	82.18	49.35	16.78
\$400,001 - \$500,000	229	102,233,936	11.60	446,436	622	83.33	49.30	23.75
\$500,001 - \$600,000	96	52,548,833	5.96	547,384	627	84.73	41.81	30.93
\$600,001 - \$700,000	42	27,546,779	3.13	655,876	627	83.01	44.62	40.32
\$700,001 - \$800,000	18	13,198,512	1.50	733,251	625	81.80	38.63	34.32
\$800,000 +	9	8,009,452	0.91	889,939	645	74.91	32.81	35.05
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

Net Mortgage Rates of Total Mortgage Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
4.5000% - 4.9999%	3	858,458	0.10	286,153	682	74.53	56.32	43.68
5.0000% - 5.4999%	57	15,006,206	1.70	263,267	673	75.01	73.85	31.57
5.5000% - 5.9999%	137	37,671,342	4.27	274,973	667	74.63	82.52	27.43
6.0000% - 6.4999%	334	85,826,491	9.74	256,966	647	77.38	76.83	17.90
6.5000% - 6.9999%	304	76,370,566	8.66	251,219	628	78.45	71.68	24.71
7.0000% - 7.4999%	563	141,644,699	16.07	251,589	620	80.18	60.48	19.81
7.5000% - 7.9999%	488	118,400,082	13.43	242,623	610	81.03	50.87	17.95
8.0000% - 8.4999%	711	152,208,962	17.27	214,077	593	82.73	55.13	10.80
8.5000% - 8.9999%	450	92,604,868	10.51	205,789	592	83.32	41.32	8.17
9.0000% - 9.4999%	452	79,389,479	9.01	175,640	585	83.56	39.78	7.97
9.5000% - 9.9999%	192	31,042,721	3.52	161,681	583	82.75	36.26	4.23
10.0000% - 10.4999%	164	22,419,002	2.54	136,701	573	81.25	33.84	3.98
10.5000% - 10.9999%	87	8,310,709	0.94	95,525	601	88.74	41.19	0.65
11.0000% - 11.4999%	104	7,704,032	0.87	74,077	621	92.42	32.09	0.00
11.5000% - 11.9999%	98	6,566,292	0.74	67,003	621	96.33	49.66	0.00
12.0000% - 12.4999%	82	4,483,913	0.51	54,682	643	99.43	40.63	1.76
12.5000% - 12.9999%	3	150,829	0.02	50,276	637	100.00	58.91	0.00
13.0000% - 13.4999%	2	87,030	0.01	43,515	644	100.00	0.00	0.00
13.5000% - 13.9999%	8	350,221	0.04	43,778	651	98.45	42.40	15.13
14.0000% - 14.4999%	4	332,143	0.04	83,036	654	100.00	22.81	0.00
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

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BSABS 2007-HE4

Marketing Materials (Page 40)

Mortgage Rates of Total Mortgage Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
5.0000% - 5.4999%	3	858,458	0.10	286,153	682	74.53	56.32	43.68
5.5000% - 5.9999%	57	15,006,206	1.70	263,267	673	75.01	73.85	31.57
6.0000% - 6.4999%	137	37,671,342	4.27	274,973	667	74.63	82.52	27.43
6.5000% - 6.9999%	334	85,826,491	9.74	256,966	647	77.38	76.83	17.90
7.0000% - 7.4999%	304	76,370,566	8.66	251,219	628	78.45	71.68	24.71
7.5000% - 7.9999%	563	141,644,699	16.07	251,589	620	80.18	60.48	19.81
8.0000% - 8.4999%	488	118,400,082	13.43	242,623	610	81.03	50.87	17.95
8.5000% - 8.9999%	711	152,208,962	17.27	214,077	593	82.73	55.13	10.80
9.0000% - 9.4999%	450	92,604,868	10.51	205,789	592	83.32	41.32	8.17
9.5000% - 9.9999%	452	79,389,479	9.01	175,640	585	83.56	39.78	7.97
10.0000% - 10.4999%	192	31,042,721	3.52	161,681	583	82.75	36.26	4.23
10.5000% - 10.9999%	164	22,419,002	2.54	136,701	573	81.25	33.84	3.98
11.0000% - 11.4999%	87	8,310,709	0.94	95,525	601	88.74	41.19	0.65
11.5000% - 11.9999%	104	7,704,032	0.87	74,077	621	92.42	32.09	0.00
12.0000% - 12.4999%	98	6,566,292	0.74	67,003	621	96.33	49.66	0.00
12.5000% - 12.9999%	82	4,483,913	0.51	54,682	643	99.43	40.63	1.76
13.0000% - 13.4999%	3	150,829	0.02	50,276	637	100.00	58.91	0.00
13.5000% - 13.9999%	2	87,030	0.01	43,515	644	100.00	0.00	0.00
14.0000% - 14.4999%	8	350,221	0.04	43,778	651	98.45	42.40	15.13
14.5000% - 14.9999%	4	332,143	0.04	83,036	654	100.00	22.81	0.00
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

***Original Loan-to-Value Ratios of Total Mortgage Loans**

*(Ratios below reflect loan to value for first liens and combined loan to value for second liens)

Range of Original Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Percent Full Documentation	Percent Interest Only
10.01% - 15.00%	1	62,966	0.01	62,966	543	100.00	0.00
15.01% - 20.00%	9	725,310	0.08	80,590	577	79.33	12.41
20.01% - 25.00%	8	614,011	0.07	76,751	624	81.14	0.00
25.01% - 30.00%	15	1,695,913	0.19	113,061	653	59.77	7.90
30.01% - 35.00%	17	1,970,755	0.22	115,927	584	77.56	15.86
35.01% - 40.00%	26	3,853,872	0.44	148,226	614	50.92	11.88
40.01% - 45.00%	38	6,671,157	0.76	175,557	608	54.57	0.00
45.01% - 50.00%	75	12,119,984	1.38	161,600	594	62.79	13.90
50.01% - 55.00%	68	12,963,691	1.47	190,643	602	40.47	21.67
55.01% - 60.00%	129	27,199,555	3.09	210,849	599	58.01	9.18
60.01% - 65.00%	168	35,932,659	4.08	213,885	591	54.05	12.42
65.01% - 70.00%	231	47,711,412	5.41	206,543	591	51.45	13.12
70.01% - 75.00%	344	76,526,755	8.68	222,461	594	56.20	10.65
75.01% - 80.00%	949	210,676,123	23.90	221,998	614	51.45	20.53
80.01% - 85.00%	525	118,165,933	13.41	225,078	602	56.61	9.66
85.01% - 90.00%	708	171,699,587	19.48	242,514	619	52.13	15.08
90.01% - 95.00%	390	94,787,972	10.75	243,046	627	74.34	22.91
95.01% - 100.00%	542	58,050,391	6.59	107,104	644	56.81	4.45
TOTAL:	4,243	881,428,045	100.00	207,737	612	55.95	14.94

BEAR STEARNS

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BSABS 2007-HE4

Marketing Materials (Page 41)

***Original Combined Loan-to-Value Ratios of Total Mortgage Loans**

*(Ratios below reflect combined loan to value for first liens and combined loan to value for second liens)

Range of Original Combined Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Percent Full Documentation	Percent Interest Only
10.01% - 15.00%	1	62,966	0.01	62,966	543	100.00	0.00
15.01% - 20.00%	9	725,310	0.08	80,590	577	79.33	12.41
20.01% - 25.00%	8	614,011	0.07	76,751	624	81.14	0.00
25.01% - 30.00%	15	1,695,913	0.19	113,061	653	59.77	7.90
30.01% - 35.00%	16	1,781,592	0.20	111,350	581	75.17	17.54
35.01% - 40.00%	27	4,043,034	0.46	149,742	614	53.21	11.33
40.01% - 45.00%	38	6,671,157	0.76	175,557	608	54.57	0.00
45.01% - 50.00%	75	12,119,984	1.38	161,600	594	62.79	13.90
50.01% - 55.00%	68	12,963,691	1.47	190,643	602	40.47	21.67
55.01% - 60.00%	127	27,073,821	3.07	213,180	599	58.06	9.22
60.01% - 65.00%	165	35,467,490	4.02	214,954	591	54.75	12.24
65.01% - 70.00%	227	46,001,550	5.22	202,650	588	52.66	11.43
70.01% - 75.00%	334	74,846,829	8.49	224,092	594	56.55	10.58
75.01% - 80.00%	579	121,851,617	13.82	210,452	590	54.35	10.23
80.01% - 85.00%	507	114,270,795	12.96	225,386	602	56.92	9.99
85.01% - 90.00%	691	169,142,339	19.19	244,779	619	52.60	15.15
90.01% - 95.00%	423	103,425,732	11.73	244,505	628	69.62	22.86
95.01% - 100.00%	933	148,670,213	16.87	159,346	645	51.84	22.23
TOTAL:	4,243	881,428,045	100.00	207,737	612	55.95	14.94

Geographic Distribution of Mortgaged Properties of Total Mortgage Loans

State or Territory	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
California	798	240,713,515	27.31	301,646	618	78.39	47.15	26.05
Florida	649	125,850,321	14.28	193,914	612	80.70	45.35	9.72
Maryland	174	44,703,114	5.07	256,914	607	81.33	62.78	13.64
Other	2,622	470,161,095	53.34	179,314	609	82.68	62.64	10.78
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

¹⁾ Other includes states and the District of Columbia with fewer than 5.00% concentrations individually.

Mortgage Loan Purpose of Total Mortgage Loans

Loan Purpose	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Equity Refinance	2,754	608,865,130	69.08	221,084	606	79.37	57.41	13.94
Purchase	1,003	172,129,856	19.53	171,615	632	87.14	42.75	18.64
Rate/Term Refinance	486	100,433,058	11.39	206,652	613	81.78	69.69	14.67
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

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BSABS 2007-HE4

Marketing Materials (Page 42)

Mortgage Loan Documentation Type of Total Mortgage Loans

Documentation Type	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Full/Alternative Limited	2,570	493,134,455	55.95	191,881	606	81.57	100.00	13.94
Lite	30	6,921,094	0.79	230,703	606	84.14	0.00	33.83
Stated Income	35	7,440,625	0.84	212,589	615	83.88	0.00	24.01
	1,608	373,931,871	42.42	232,545	620	80.50	0.00	15.73
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

Occupancy Types of Total Mortgage Loans

Occupancy	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Investor	279	46,349,016	5.26	166,126	633	78.18	36.57	9.55
Primary Residence	3,923	825,257,539	93.63	210,364	610	81.28	57.41	15.39
Second/Vacation	41	9,821,489	1.11	239,549	633	84.75	24.72	2.59
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

Mortgaged Property Types of Total Mortgage Loans

Property Type	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Two- to four- family units	251	61,872,505	7.02	246,504	610	79.11	51.32	9.72
Condominium	134	22,599,139	2.56	168,650	624	81.77	53.54	13.06
Planned Unit Developments	357	76,505,124	8.68	214,300	617	83.42	49.54	18.80
Single-family	3,484	717,672,521	81.42	205,991	611	81.09	57.07	14.98
Townhouse	17	2,778,755	0.32	163,456	603	76.23	64.97	31.63
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

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BSABS 2007-HE4

Marketing Materials (Page 43)

Prepayment Penalty Terms of Total Mortgage Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
None	1,229	238,291,277	27.03	193,890	606	82.43	57.28	10.01
4 Months	10	3,804,952	0.43	380,495	632	79.54	8.18	17.22
6 Months	6	1,582,313	0.18	263,719	593	84.04	0.00	45.95
12 Months	256	61,040,214	6.93	238,438	626	80.45	47.06	22.22
18 Months	1	478,022	0.05	478,022	684	80.00	0.00	0.00
24 Months	1,657	360,915,751	40.95	217,813	605	81.80	50.53	16.82
30 Months	4	1,022,400	0.12	255,600	584	81.02	77.31	22.69
36 Months	1,079	214,213,739	24.30	198,530	626	78.87	67.40	14.92
60 Months	1	79,377	0.01	79,377	607	100.00	100.00	0.00
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

Interest Only Terms of Total Mortgage Loans

Interest Only Term	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
None	3,821	749,719,274	85.06	196,210	607	81.07	56.60	0.00
24 Months	4	917,000	0.10	229,250	653	88.39	57.69	100.00
120 Months	79	24,038,260	2.73	304,282	639	81.51	31.26	100.00
60 Months	339	106,753,511	12.11	314,907	640	81.62	56.87	100.00
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

Mortgage Insurance Coverage of Total Mortgage Loans

Mortgage Insurance	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
No Mortgage Insurance	4,242	881,263,057	99.98	207,747	612	81.16	55.94	14.95
LTV GT 80 W/ MI	1	164,987	0.02	164,987	657	90.00	100.00	0.00
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	55.95	14.94

Subordinate Financing of Total Mortgage Loans

Subsequent Second Lien	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Weighted Average Combined Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
First Lien	3,850	858,262,626	97.37	222,925	611	80.68	82.92	56.09	15.33
No	3,390	750,719,698	85.17	221,451	607	80.65	80.69	57.65	13.17
Yes	460	107,542,928	12.20	233,789	641	80.84	98.46	45.22	30.43
Second Lien	393	23,165,418	2.63	58,945	648	99.01	99.01	50.51	0.57
TOTAL:	4,243	881,428,045	100.00	207,737	612	81.16	83.34	55.95	14.94

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BSABS 2007-HE4

Marketing Materials (Page 44)

TOTAL INTEREST ONLY MORTGAGE LOANS

Please note that all pool characteristics are approximate and are subject to a +/- 10% variance.

Total**Minimum****Maximum****Summary**

Aggregate Outstanding Principal Balance	\$131,708,771		
Number of Loans	422		
Average Current Loan Balance	\$312,106	\$53,000	\$1,000,000
(1) Original Loan-to-Value Ratio	81.65%	20.00%	100.00%
Original Combined Loan-to-Value Ratio	86.60%	20.00%	100.00%
(1) Mortgage Rate	7.7895%	5.3750%	14.2000%
(1) Net Mortgage Rate	7.2895%	4.8750%	13.7000%
(1) (3) Note Margin	5.5043%	2.8500%	8.3000%
(1) (3) Maximum Mortgage Rate	13.5877%	10.7400%	17.4000%
(1) (3) Minimum Mortgage Rate	7.1509%	4.5750%	11.1000%
(1) (3) Term to Next Rate Adjustment (months)	25	16	59
(1) Original Term to Stated Maturity (months)	360	360	360
(1) Age (months)	2	1	8
(1) Remaining Term to Stated Maturity (months)	358	352	359
(1) (2) Credit Score	640	504	814

(1) Weighted Average, min and max reflect loan to value for first liens and combined loan to value for second liens.

(2) 100.00% of Mortgage Loans have Credit Scores. (3) Adjustable Rate Loans Only

	<u>Range</u>	<u>Percent of Cut-off Date Principal Balance</u>
Product Type	FIXED INTEREST ONLY	11.81%
	LIBOR 2/6 ARM INTEREST ONLY	68.23%
	LIBOR 3/6 ARM INTEREST ONLY	18.67%
	LIBOR 5/6 ARM INTEREST ONLY	1.07%
	LIBOR 2/6 ARM (40YR AMORT/30YR BLN.)	0.22%
Lien	First - Second	99.90% - 0.10%
Property Type	Two- to four- family units	4.57%
	Condominium	2.24%
	Planned Unit Developments (attached)	10.92%
	Single-family detached	81.61%
	Townhouse	0.67%
Geographic Distribution	California	47.60%
39 States (including DC)	Florida	9.28%
	Arizona	6.58%
Documentation Type	Full/Alternative	52.20%
	Limited	1.78%
	Lite	1.36%
	Stated Income	44.66%
Loans with Prepayment Penalties		81.90%
Loans with Interest Only Period		100.00%

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BSABS 2007-HE4

Marketing Materials (Page 45)

Credit Score Distribution of Total Interest Only Mortgage Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
500 – 519	1	184,000	0.14	184,000	80.00	100.00	100.00
540 – 559	2	615,500	0.47	307,750	82.35	49.39	100.00
560 – 579	15	4,212,275	3.20	280,818	79.45	56.65	100.00
580 – 599	38	12,752,781	9.68	335,600	81.40	63.46	100.00
600 – 619	100	32,102,561	24.37	321,026	82.36	66.95	100.00
620 – 639	84	24,403,699	18.53	290,520	83.22	51.42	100.00
640 – 659	63	20,009,949	15.19	317,618	83.37	43.95	100.00
660 – 679	48	15,015,276	11.40	312,818	79.28	46.23	100.00
680 – 699	23	8,308,076	6.31	361,221	80.94	22.03	100.00
700 – 719	22	7,001,354	5.32	318,243	82.09	38.14	100.00
720 – 739	10	3,248,100	2.47	324,810	79.06	42.94	100.00
740 – 759	10	2,263,000	1.72	226,300	70.36	85.90	100.00
760 – 779	1	146,400	0.11	146,400	80.00	0.00	100.00
780 – 799	3	1,098,000	0.83	366,000	71.65	0.00	100.00
800 – 819	2	347,800	0.26	173,900	82.08	49.68	100.00
TOTAL:	422	131,708,771	100.00	312,106	81.65	52.20	100.00

Debt-to-Income Ratios of Total Interest Only Mortgage Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
10.01% - 15.00%	4	1,064,300	0.81	266,075	623	86.71	90.79	100.00
15.01% - 20.00%	3	893,000	0.68	297,667	634	70.94	77.27	100.00
20.01% - 25.00%	15	4,452,500	3.38	296,833	672	75.37	37.04	100.00
25.01% - 30.00%	17	3,952,000	3.00	232,471	646	79.17	57.18	100.00
30.01% - 35.00%	28	6,825,910	5.18	243,783	648	78.50	42.99	100.00
35.01% - 40.00%	73	21,961,854	16.67	300,847	646	80.05	55.46	100.00
40.01% - 45.00%	101	32,251,065	24.49	319,317	639	83.37	48.34	100.00
45.01% - 50.00%	131	43,343,206	32.91	330,864	634	84.84	49.28	100.00
50.01% - 55.00%	50	16,964,936	12.88	339,299	636	76.02	65.58	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

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BSABS 2007-HE4

Marketing Materials (Page 46)

Original Mortgage Loan Principal Balances of Total Interest Only Mortgage Loans

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
\$1 - \$100,000	14	1,122,400	0.85	80,171	637	68.64	58.80	100.00
\$100,001 - \$200,000	110	17,752,646	13.48	161,388	646	77.79	64.79	100.00
\$200,001 - \$300,000	116	28,715,091	21.80	247,544	638	81.58	62.31	100.00
\$300,001 - \$400,000	72	25,142,000	19.09	349,194	638	80.95	47.72	100.00
\$400,001 - \$500,000	54	24,277,573	18.43	449,585	647	83.50	54.86	100.00
\$500,001 - \$600,000	30	16,254,712	12.34	541,824	633	84.93	32.67	100.00
\$600,001 - \$700,000	17	11,106,900	8.43	653,347	630	84.70	51.67	100.00
\$700,001 - \$800,000	6	4,529,949	3.44	754,992	630	80.21	33.77	100.00
\$800,000 +	3	2,807,500	2.13	935,833	661	73.33	28.76	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

Net Mortgage Rates of Total Interest Only Mortgage Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
4.5000% - 4.9999%	1	375,000	0.28	375,000	626	77.48	0.00	100.00
5.0000% - 5.4999%	16	4,737,002	3.60	296,063	653	81.28	78.38	100.00
5.5000% - 5.9999%	31	10,334,765	7.85	333,380	674	77.67	70.25	100.00
6.0000% - 6.4999%	52	15,360,775	11.66	295,400	656	74.60	68.68	100.00
6.5000% - 6.9999%	59	18,867,730	14.33	319,792	636	81.21	71.14	100.00
7.0000% - 7.4999%	93	28,060,786	21.31	301,729	635	80.12	55.74	100.00
7.5000% - 7.9999%	62	21,249,891	16.13	342,740	635	84.77	34.48	100.00
8.0000% - 8.4999%	47	16,434,334	12.48	349,667	629	84.95	34.69	100.00
8.5000% - 8.9999%	26	7,569,988	5.75	291,153	641	89.14	38.71	100.00
9.0000% - 9.4999%	22	6,328,850	4.81	287,675	614	85.76	24.79	100.00
9.5000% - 9.9999%	7	1,311,650	1.00	187,379	640	72.74	9.30	100.00
10.0000% - 10.4999%	3	892,000	0.68	297,333	625	92.33	43.50	100.00
10.5000% - 10.9999%	1	54,000	0.04	54,000	626	90.00	0.00	100.00
12.0000% - 12.4999%	1	79,000	0.06	79,000	619	100.00	100.00	100.00
13.5000% - 13.9999%	1	53,000	0.04	53,000	618	98.73	100.00	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

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BSABS 2007-HE4

Marketing Materials (Page 47)

Mortgage Rates of Total Interest Only Mortgage Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
5.0000% - 5.4999%	1	375,000	0.28	375,000	626	77.48	0.00	100.00
5.5000% - 5.9999%	16	4,737,002	3.60	296,063	653	81.28	78.38	100.00
6.0000% - 6.4999%	31	10,334,765	7.85	333,380	674	77.67	70.25	100.00
6.5000% - 6.9999%	52	15,360,775	11.66	295,400	656	74.60	68.68	100.00
7.0000% - 7.4999%	59	18,867,730	14.33	319,792	636	81.21	71.14	100.00
7.5000% - 7.9999%	93	28,060,786	21.31	301,729	635	80.12	55.74	100.00
8.0000% - 8.4999%	62	21,249,891	16.13	342,740	635	84.77	34.48	100.00
8.5000% - 8.9999%	47	16,434,334	12.48	349,667	629	84.95	34.69	100.00
9.0000% - 9.4999%	26	7,569,988	5.75	291,153	641	89.14	38.71	100.00
9.5000% - 9.9999%	22	6,328,850	4.81	287,675	614	85.76	24.79	100.00
10.0000% - 10.4999%	7	1,311,650	1.00	187,379	640	72.74	9.30	100.00
10.5000% - 10.9999%	3	892,000	0.68	297,333	625	92.33	43.50	100.00
11.0000% - 11.4999%	1	54,000	0.04	54,000	626	90.00	0.00	100.00
12.5000% - 12.9999%	1	79,000	0.06	79,000	619	100.00	100.00	100.00
14.0000% - 14.4999%	1	53,000	0.04	53,000	618	98.73	100.00	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

***Original Loan-to-Value Ratios of Total Interest Only Mortgage Loans**

*(Ratios below reflect loan to value for first liens and combined loan to value for second liens)

Range of Original Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Percent Full Documentation	Percent Interest Only
15.01% - 20.00%	1	90,000	0.07	90,000	582	100.00	100.00
25.01% - 30.00%	1	134,000	0.10	134,000	561	100.00	100.00
30.01% - 35.00%	2	312,500	0.24	156,250	639	68.00	100.00
35.01% - 40.00%	3	458,000	0.35	152,667	712	72.71	100.00
45.01% - 50.00%	9	1,684,275	1.28	187,142	652	70.02	100.00
50.01% - 55.00%	10	2,809,650	2.13	280,965	641	27.63	100.00
55.01% - 60.00%	8	2,495,750	1.89	311,969	650	45.28	100.00
60.01% - 65.00%	15	4,464,545	3.39	297,636	647	44.91	100.00
65.01% - 70.00%	19	6,259,200	4.75	329,432	629	35.19	100.00
70.01% - 75.00%	25	8,151,150	6.19	326,046	641	78.93	100.00
75.01% - 80.00%	142	43,243,050	32.83	304,529	646	47.26	100.00
80.01% - 85.00%	40	11,415,752	8.67	285,394	645	46.31	100.00
85.01% - 90.00%	75	25,891,105	19.66	345,215	635	41.37	100.00
90.01% - 95.00%	59	21,714,980	16.49	368,051	630	73.09	100.00
95.01% - 100.00%	13	2,584,814	1.96	198,832	635	75.63	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	52.20	100.00

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BSABS 2007-HE4

Marketing Materials (Page 48)

***Original Combined Loan-to-Value Ratios of Total Interest Only Mortgage Loans**

*(Ratios below reflect combined loan to value for first liens and combined loan to value for second liens)

Range of Original Combined Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Percent Full Documentation	Percent Interest Only
15.01% - 20.00%	1	90,000	0.07	90,000	582	100.00	100.00
25.01% - 30.00%	1	134,000	0.10	134,000	561	100.00	100.00
30.01% - 35.00%	2	312,500	0.24	156,250	639	68.00	100.00
35.01% - 40.00%	3	458,000	0.35	152,667	712	72.71	100.00
45.01% - 50.00%	9	1,684,275	1.28	187,142	652	70.02	100.00
50.01% - 55.00%	10	2,809,650	2.13	280,965	641	27.63	100.00
55.01% - 60.00%	8	2,495,750	1.89	311,969	650	45.28	100.00
60.01% - 65.00%	14	4,341,745	3.30	310,125	648	46.18	100.00
65.01% - 70.00%	18	5,259,200	3.99	292,178	623	41.88	100.00
70.01% - 75.00%	24	7,921,150	6.01	330,048	641	78.31	100.00
75.01% - 80.00%	44	12,461,750	9.46	283,222	632	45.51	100.00
80.01% - 85.00%	40	11,415,752	8.67	285,394	645	46.31	100.00
85.01% - 90.00%	75	25,623,105	19.45	341,641	635	42.58	100.00
90.01% - 95.00%	64	23,647,772	17.95	369,496	632	67.12	100.00
95.01% - 100.00%	109	33,054,122	25.10	303,249	649	50.67	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	52.20	100.00

Geographic Distribution of Mortgaged Properties of Total Interest Only Mortgage Loans

State or Territory	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
California	163	62,697,435	47.60	384,647	641	80.48	45.50	100.00
Florida	49	12,226,722	9.28	249,525	645	83.33	46.43	100.00
Arizona	38	8,663,620	6.58	227,990	631	81.90	58.68	100.00
Other ⁽¹⁾	172	48,120,994	36.54	279,773	639	82.70	61.24	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

⁽¹⁾ Other includes states and the District of Columbia with fewer than 5% concentrations individually.**Mortgage Loan Purpose of Total Interest Only Mortgage Loans**

Loan Purpose	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Equity Refinance	272	84,893,202	64.46	312,107	636	80.97	55.88	100.00
Purchase	100	32,077,719	24.36	320,777	650	82.35	36.34	100.00
Rate/Term Refinance	50	14,737,850	11.19	294,757	639	84.04	65.56	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

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BSABS 2007-HE4

Marketing Materials (Page 49)

Mortgage Loan Documentation Type of Total Interest Only Mortgage Loans

Documentation Type	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Full/Alternative Limited	237	68,756,153	52.20	290,110	632	82.41	100.00	100.00
Lite	6	2,341,300	1.78	390,217	639	84.48	0.00	100.00
Stated Income	5	1,786,800	1.36	357,360	637	91.18	0.00	100.00
TOTAL:	174	58,824,518	44.66	338,072	648	80.35	0.00	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

Occupancy Types of Total Interest Only Mortgage Loans

Occupancy	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Investor	22	4,424,052	3.36	201,093	679	76.98	18.73	100.00
Primary Residence	398	127,030,319	96.45	319,172	638	81.84	53.47	100.00
Second Home	2	254,400	0.19	127,200	672	68.00	0.00	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

Mortgaged Property Types of Total Interest Only Mortgage Loans

Property Type	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Two- to four- family units	17	6,014,850	4.57	353,815	653	81.26	62.22	100.00
Condominium	12	2,950,832	2.24	245,903	666	86.64	32.91	100.00
Planned Unit Developments (attached)	44	14,380,171	10.92	326,822	636	80.42	41.93	100.00
Single-family detached	345	107,484,118	81.61	311,548	639	81.79	53.82	100.00
Townhouse	4	878,800	0.67	219,700	611	70.41	18.54	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

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BSABS 2007-HE4

Marketing Materials (Page 50)

Prepayment Penalty Terms of Total Interest Only Mortgage Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
None	75	23,843,784	18.10	317,917	639	80.75	59.41	100.00
4 Months	2	655,250	0.50	327,625	626	68.41	0.00	100.00
6 Months	2	727,000	0.55	363,500	612	87.30	0.00	100.00
12 Months	38	13,565,233	10.30	356,980	639	78.57	39.87	100.00
24 Months	197	60,721,559	46.10	308,231	637	83.07	47.34	100.00
30 Months	1	232,000	0.18	232,000	640	80.00	0.00	100.00
36 Months	107	31,963,945	24.27	298,728	647	81.08	63.93	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

Interest Only Terms of Total Interest Only Mortgage Loans

Interest Only Term	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
24 Months	4	917,000	0.70	229,250	653	88.39	57.69	100.00
60 Months	339	106,753,511	81.05	314,907	640	81.62	56.87	100.00
120 Months	79	24,038,260	18.25	304,282	639	81.51	31.26	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

Mortgage Insurance Coverage of Total Interest Only Mortgage Loans

Mortgage Insurance	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
No Mortgage Insurance	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	52.20	100.00

Subordinate Financing of Total Interest Only Mortgage Loans

Subsequent Second Lien	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Weighted Average Combined Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
First Lien	420	131,576,771	99.90	313,278	640	81.63	86.59	52.16	100.00
No	317	98,848,271	75.05	311,824	636	82.30	82.34	54.02	100.00
Yes	103	32,728,500	24.85	317,752	651	79.61	99.40	46.51	100.00
Second Lien	2	132,000	0.10	66,000	619	99.49	99.49	100.00	100.00
TOTAL:	422	131,708,771	100.00	312,106	640	81.65	86.60	52.20	100.00

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BSABS 2007-HE4

Marketing Materials (Page 51)

GROUP I MORTGAGE LOANS

Please note that all pool characteristics are approximate and are subject to a +/- 10% variance.

Summary

	<u>Total</u>	<u>Minimum</u>	<u>Maximum</u>
Aggregate Outstanding Principal Balance	\$588,083,029		
Number of Loans	2,617		
Average Current Loan Balance	\$224,716	\$13,572	\$1,000,000
(1) Original Loan-to-Value Ratio	81.66%	14.00%	100.00%
Original Combined Loan-to-Value Ratio	84.26%	14.00%	100.00%
(1) Mortgage Rate	8.3804%	5.2750%	14.6500%
(1) Net Mortgage Rate	7.8804%	4.7750%	14.1500%
(1) (3) Note Margin	5.7558%	3.2500%	9.8250%
(1) (3) Maximum Mortgage Rate	14.0957%	10.0750%	18.0500%
(1) (3) Minimum Mortgage Rate	7.6010%	3.2500%	11.9900%
(1) (3) Term to Next Rate Adjustment (months)	24	16	59
(1) Original Term to Stated Maturity (months)	357	180	360
(1) Age (months)	2	1	13
(1) Remaining Term to Stated Maturity (months)	355	167	359
(1) (2) Credit Score	614	500	817

(1) Weighted Average, min and max reflect loan to value for first liens and combined loan to value for second liens.

(2) 100.00% of Mortgage Loans have Credit Scores. (3) Adjustable Rate Loans Only

Product Type	<u>Range</u>	<u>Percent of Cut-off Date Principal Balance</u>
	FIXED	12.50%
	FIXED INTEREST ONLY	2.64%
	BALLOON (50YR AMORT/30YR BLN.)	2.14%
	BALLOON (40YR AMORT/30YR BLN.)	2.94%
	BALLOON (30YR AMORT/15YR BLN.)	1.37%
	FIXED DUAL AMORTIZATION	1.44%
	LIBOR 2/6 ARM DUAL AMORTIZATION	2.13%
	LIBOR 2/6 ARM	23.00%
	LIBOR 2/6 ARM (40YR AMORT/30YR BLN.)	21.60%
	LIBOR 2/6 ARM (50YR AMORT/30YR BLN.)	3.61%
	LIBOR 2/6 ARM INTEREST ONLY	13.91%
	LIBOR 2/1 ARM	0.06%
	LIBOR 3/6 ARM DUAL AMORTIZATION	0.03%
	LIBOR 3/6 ARM	3.21%
	LIBOR 3/6 ARM (40YR AMORT/30YR BLN.)	3.96%
	LIBOR 3/6 ARM (50YR AMORT/30YR BLN.)	0.92%
	LIBOR 3/6 ARM INTEREST ONLY	3.88%
	LIBOR 3/1 ARM	0.01%
	LIBOR 5/6 ARM	0.17%
	LIBOR 5/6 ARM (50YR AMORT/30YR BLN.)	0.22%
	LIBOR 5/6 ARM INTEREST ONLY	0.24%
Lien	First - Second	97.28% - 2.72%
Property Type	Two- to four- family units	6.53%
	Condominium - Townhouse	2.29% - 0.34%
	Planned Unit Developments (attached)	9.05%
	Single-family detached	81.78%
Geographic Distribution	California	30.71%
49 States (including DC)	Florida	14.86%
	Maryland	5.03%
Documentation Type	Full/Alternative	53.75%
	Limited	1.02%
	Lite	0.62%
	Stated Income	44.62%
Loans with Prepayment Penalties		73.90%
Loans with Interest Only Period		20.72%

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BSABS 2007-HE4

Marketing Materials (Page 52)

Credit Score Distribution of Group I Mortgage Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
500 – 519	126	22,578,632.28	3.84	179,195.49	71.97	61.91	0.81
520 – 539	200	37,487,845.23	6.37	187,439.23	73.72	64.03	0.00
540 – 559	198	40,163,783.99	6.83	202,847.39	78.33	64.09	1.53
560 – 579	207	41,911,662.47	7.13	202,471.80	79.30	62.93	10.05
580 – 599	324	73,155,035.79	12.44	225,787.15	83.09	61.39	17.43
600 – 619	445	103,391,990.71	17.58	232,341.55	81.92	59.40	31.05
620 – 639	349	85,313,426.08	14.51	244,451.08	84.31	48.75	25.10
640 – 659	308	74,132,105.35	12.61	240,688.65	85.62	44.22	24.57
660 – 679	196	47,592,592.28	8.09	242,819.35	83.74	38.64	26.10
680 – 699	117	28,668,764.24	4.87	245,032.17	82.92	32.06	26.79
700 – 719	72	16,473,534.63	2.80	228,799.09	82.63	54.65	33.72
720 – 739	34	8,574,007.95	1.46	252,176.70	82.48	46.31	35.46
740 – 759	21	5,165,102.08	0.88	245,957.24	72.83	56.29	43.81
760 – 779	9	1,437,269.27	0.24	159,696.59	89.13	66.67	10.19
780 – 799	6	1,403,148.38	0.24	233,858.06	67.59	16.05	78.25
800 – 819	5	634,127.93	0.11	126,825.59	73.12	100.00	27.25
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	81.66	53.75	20.72

Debt-to-Income Ratios of Group I Mortgage Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
0.01% - 5.00%	1	75,901.75	0.01	75,901.75	580	76.00	100.00	0.00
5.01% - 10.00%	11	2,679,142.52	0.46	243,558.41	634	81.89	68.78	0.00
10.01% - 15.00%	29	4,973,935.17	0.85	171,515.01	620	76.90	76.69	21.40
15.01% - 20.00%	63	9,488,116.02	1.61	150,605.02	602	73.91	77.08	9.41
20.01% - 25.00%	105	18,089,609.90	3.08	172,282.00	626	78.11	56.95	24.61
25.01% - 30.00%	154	26,479,738.91	4.50	171,946.36	602	79.00	60.25	12.71
30.01% - 35.00%	228	43,127,139.64	7.33	189,154.12	609	80.40	54.47	12.47
35.01% - 40.00%	407	88,110,385.24	14.98	216,487.43	620	81.38	50.35	23.24
40.01% - 45.00%	559	127,027,289.27	21.60	227,240.23	615	83.69	49.95	23.15
45.01% - 50.00%	735	183,250,885.68	31.16	249,320.93	616	83.74	48.43	21.76
50.01% - 55.00%	325	84,780,884.56	14.42	260,864.26	608	77.80	66.89	20.01
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	53.75	20.72

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BSABS 2007-HE4

Marketing Materials (Page 53)

Original Mortgage Loan Principal Balances of Group I Mortgage Loans

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
\$1 - \$100,000	539	35,885,665.15	6.10	66,578.23	609	82.46	65.59	3.13
\$100,001 - \$200,000	884	131,389,499.07	22.34	148,630.66	603	79.55	62.09	11.86
\$200,001 - \$300,000	562	138,117,473.78	23.49	245,760.63	607	80.96	59.80	17.80
\$300,001 - \$400,000	267	91,821,216.17	15.61	343,899.69	618	82.32	48.19	23.99
\$400,001 - \$500,000	204	91,702,901.67	15.59	449,524.03	623	83.20	47.71	26.01
\$500,001 - \$600,000	92	50,411,529.18	8.57	547,951.40	627	84.96	40.35	32.24
\$600,001 - \$700,000	42	27,546,779.20	4.68	655,875.70	627	82.76	44.62	40.32
\$700,001 - \$800,000	18	13,198,511.97	2.24	733,250.66	625	81.74	38.63	34.32
\$800,000 +	9	8,009,452.47	1.36	889,939.16	645	74.91	32.81	35.05
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	53.75	20.72

Net Mortgage Rates of Group I Mortgage Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
4.5000% - 4.9999%	3	858,457.99	0.15	286,152.66	682	74.53	56.32	43.68
5.0000% - 5.4999%	27	8,106,470.52	1.38	300,239.65	662	76.70	75.14	37.86
5.5000% - 5.9999%	87	25,607,477.82	4.35	294,338.83	667	76.06	82.00	38.72
6.0000% - 6.4999%	206	58,614,498.22	9.97	284,536.40	645	77.61	72.79	23.55
6.5000% - 6.9999%	185	50,327,832.33	8.56	272,042.34	628	78.88	73.06	33.18
7.0000% - 7.4999%	355	96,722,686.88	16.45	272,458.27	621	80.20	59.16	27.24
7.5000% - 7.9999%	301	80,900,608.18	13.76	268,772.78	613	81.86	48.18	24.56
8.0000% - 8.4999%	422	98,477,932.58	16.75	233,360.03	598	83.29	50.68	16.13
8.5000% - 8.9999%	278	61,607,800.30	10.48	221,610.79	598	83.93	40.15	11.67
9.0000% - 9.4999%	282	53,652,088.36	9.12	190,255.63	589	84.08	38.04	11.80
9.5000% - 9.9999%	114	19,726,777.10	3.35	173,041.90	589	82.62	29.69	6.65
10.0000% - 10.4999%	95	13,266,917.16	2.26	139,651.76	576	82.49	34.74	6.72
10.5000% - 10.9999%	59	6,402,157.99	1.09	108,511.15	598	88.03	35.32	0.84
11.0000% - 11.4999%	68	5,167,088.13	0.88	75,986.59	627	92.12	31.27	0.00
11.5000% - 11.9999%	68	4,676,340.60	0.80	68,769.71	627	97.34	47.92	0.00
12.0000% - 12.4999%	50	3,047,671.90	0.52	60,953.44	638	97.90	30.23	2.59
12.5000% - 12.9999%	3	150,829.41	0.03	50,276.47	637	96.81	58.91	0.00
13.0000% - 13.4999%	2	87,029.96	0.01	43,514.98	644	99.32	0.00	0.00
13.5000% - 13.9999%	8	350,220.62	0.06	43,777.58	651	97.24	42.40	15.13
14.0000% - 14.4999%	4	332,142.61	0.06	83,035.65	654	97.89	22.81	0.00
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	53.75	20.72

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BSABS 2007-HE4

Marketing Materials (Page 54)

Mortgage Rates of Group I Mortgage Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
5.0000% - 5.4999%	3	858,457.99	0.15	286,152.66	682	74.53	56.32	43.68
5.5000% - 5.9999%	27	8,106,470.52	1.38	300,239.65	662	76.70	75.14	37.86
6.0000% - 6.4999%	87	25,607,477.82	4.35	294,338.83	667	76.06	82.00	38.72
6.5000% - 6.9999%	206	58,614,498.22	9.97	284,536.40	645	77.61	72.79	23.55
7.0000% - 7.4999%	185	50,327,832.33	8.56	272,042.34	628	78.88	73.06	33.18
7.5000% - 7.9999%	355	96,722,686.88	16.45	272,458.27	621	80.20	59.16	27.24
8.0000% - 8.4999%	301	80,900,608.18	13.76	268,772.78	613	81.86	48.18	24.56
8.5000% - 8.9999%	422	98,477,932.58	16.75	233,360.03	598	83.29	50.68	16.13
9.0000% - 9.4999%	278	61,607,800.30	10.48	221,610.79	598	83.93	40.15	11.67
9.5000% - 9.9999%	282	53,652,088.36	9.12	190,255.63	589	84.08	38.04	11.80
10.0000% - 10.4999%	114	19,726,777.10	3.35	173,041.90	589	82.62	29.69	6.65
10.5000% - 10.9999%	95	13,266,917.16	2.26	139,651.76	576	82.49	34.74	6.72
11.0000% - 11.4999%	59	6,402,157.99	1.09	108,511.15	598	88.03	35.32	0.84
11.5000% - 11.9999%	68	5,167,088.13	0.88	75,986.59	627	92.12	31.27	0.00
12.0000% - 12.4999%	68	4,676,340.60	0.80	68,769.71	627	97.34	47.92	0.00
12.5000% - 12.9999%	50	3,047,671.90	0.52	60,953.44	638	97.90	30.23	2.59
13.0000% - 13.4999%	3	150,829.41	0.03	50,276.47	637	96.81	58.91	0.00
13.5000% - 13.9999%	2	87,029.96	0.01	43,514.98	644	99.32	0.00	0.00
14.0000% - 14.4999%	8	350,220.62	0.06	43,777.58	651	97.24	42.40	15.13
14.5000% - 14.9999%	4	332,142.61	0.06	83,035.65	654	97.89	22.81	0.00
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	53.75	20.72

***Original Loan-to-Value Ratios of Group I Mortgage Loans**

*(Ratios below reflect loan to value for first liens and combined loan to value for second liens)

Range of Original Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Percent Full Documentation	Percent Interest Only
10.01% - 15.00%	1	62,965.59	0.01	62,965.59	543	100.00	0.00
15.01% - 20.00%	7	560,549.94	0.10	80,078.56	592	73.25	16.06
20.01% - 25.00%	4	297,172.46	0.05	74,293.12	593	81.51	0.00
25.01% - 30.00%	8	785,616.46	0.13	98,202.06	661	67.18	17.06
30.01% - 35.00%	7	851,438.09	0.14	121,634.01	586	64.78	36.70
35.01% - 40.00%	14	2,204,720.28	0.37	157,480.02	623	52.53	20.77
40.01% - 45.00%	17	2,855,253.92	0.49	167,956.11	601	41.74	0.00
45.01% - 50.00%	43	7,095,430.58	1.21	165,010.01	587	61.58	19.66
50.01% - 55.00%	33	6,311,668.88	1.07	191,262.69	611	37.56	44.52
55.01% - 60.00%	90	19,284,272.88	3.28	214,269.70	592	51.27	12.94
60.01% - 65.00%	98	22,224,870.39	3.78	226,784.39	593	51.24	17.73
65.01% - 70.00%	134	30,260,313.63	5.15	225,823.24	594	49.08	20.18
70.01% - 75.00%	206	50,541,414.22	8.59	245,346.67	600	55.32	16.65
75.01% - 80.00%	594	145,531,432.71	24.75	245,002.41	618	49.75	28.38
80.01% - 85.00%	299	71,801,832.34	12.21	240,139.91	602	53.26	12.92
85.01% - 90.00%	425	113,066,014.03	19.23	266,037.68	619	51.97	19.61
90.01% - 95.00%	287	72,685,339.77	12.36	253,259.02	627	69.48	28.03
95.01% - 100.00%	350	41,662,722.49	7.08	119,036.35	645	50.85	6.20
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	53.75	20.72

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BSABS 2007-HE4

Marketing Materials (Page 55)

***Original Combined Loan-to-Value Ratios of Group I Mortgage Loans**

*(Ratios below reflect combined loan to value for first liens and combined loan to value for second liens)

Range of Original Combined Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Percent Full Documentation	Percent Interest Only
10.01% - 15.00%	1	62,965.59	0.01	62,965.59	543	100.00	0.00
15.01% - 20.00%	7	560,549.94	0.10	80,078.56	592	73.25	16.06
20.01% - 25.00%	4	297,172.46	0.05	74,293.12	593	81.51	0.00
25.01% - 30.00%	8	785,616.46	0.13	98,202.06	661	67.18	17.06
30.01% - 35.00%	6	662,275.69	0.11	110,379.28	580	54.72	47.19
35.01% - 40.00%	15	2,393,882.68	0.41	159,592.18	621	56.28	19.13
40.01% - 45.00%	17	2,855,253.92	0.49	167,956.11	601	41.74	0.00
45.01% - 50.00%	43	7,095,430.58	1.21	165,010.01	587	61.58	19.66
50.01% - 55.00%	32	6,251,763.97	1.06	195,367.62	612	36.97	44.94
55.01% - 60.00%	89	19,164,043.25	3.26	215,326.33	591	51.59	13.02
60.01% - 65.00%	95	21,848,652.77	3.72	229,985.82	591	51.32	16.67
65.01% - 70.00%	128	27,998,942.37	4.76	218,741.74	589	52.36	18.23
70.01% - 75.00%	190	47,301,505.95	8.04	248,955.29	598	55.67	16.22
75.01% - 80.00%	335	77,082,785.63	13.11	230,097.87	593	53.05	16.53
80.01% - 85.00%	293	70,033,293.71	11.91	239,021.48	602	52.99	13.24
85.01% - 90.00%	413	111,429,691.32	18.95	269,805.55	619	52.90	19.66
90.01% - 95.00%	323	82,013,806.01	13.95	253,912.71	628	65.45	27.94
95.01% - 100.00%	618	110,245,396.36	18.75	178,390.61	645	47.65	28.04
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	53.75	20.72

Geographic Distribution of Mortgaged Properties of Group I Mortgage Loans

State or Territory	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
California	552	180,604,621.18	30.71	327,182.28	622	80.16	46.53	33.66
Florida	426	87,409,679.48	14.86	205,187.04	614	80.71	43.99	11.60
Maryland	107	29,571,993.68	5.03	276,373.77	609	82.00	66.15	19.82
Other ¹⁾	1,532	290,496,734.32	49.40	189,619.28	610	82.84	59.90	15.52
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	53.75	20.72

¹⁾ Other includes states and the District of Columbia with fewer than 5% concentrations individually.**Mortgage Loan Purpose of Group I Mortgage Loans**

Loan Purpose	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Equity Refinance	1,550	378,747,813.99	64.40	244,353.43	607	79.75	56.12	20.29
Purchase	808	149,475,071.76	25.42	184,993.90	633	85.80	40.55	21.35
Rate/Term Refinance	259	59,860,142.91	10.18	231,120.24	615	83.43	71.71	21.92
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	53.75	20.72

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BSABS 2007-HE4

Marketing Materials (Page 56)

Mortgage Loan Documentation Type of Group I Mortgage Loans

Documentation Type	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Full/Alternative Limited	1,537	316,075,401.07	53.75	205,644.37	607	82.15	100.00	20.19
Lite	25	5,992,942.01	1.02	239,717.68	604	83.69	0.00	39.07
Stated Income	16	3,622,398.40	0.62	226,399.90	627	83.29	0.00	49.33
	1,039	262,392,287.18	44.62	252,543.11	623	81.00	0.00	20.56
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	53.75	20.72

Occupancy Types of Group I Mortgage Loans

Occupancy	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Investor	127	22,585,967.85	3.84	177,842.27	635	76.86	31.97	19.59
Primary Residence	2,468	559,637,704.30	95.16	226,757.58	613	81.83	55.04	20.94
Second/Vacation	22	5,859,356.51	1.00	266,334.39	644	84.17	14.36	4.34
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	53.75	20.72

Mortgaged Property Types of Group I Mortgage Loans

Property Type	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Two- to four- family units	144	38,403,311.99	6.53	266,689.67	610	79.65	47.98	12.97
Condominium	80	13,467,119.00	2.29	168,338.99	633	80.55	43.14	21.91
Planned Unit Developments	234	53,246,607.77	9.05	227,549.61	620	83.41	46.55	25.98
Single-family	2,147	480,946,931.72	81.78	224,008.82	613	81.68	55.31	20.63
Townhouse	12	2,019,058.18	0.34	168,254.85	605	77.29	51.79	43.53
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	53.75	20.72

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BSABS 2007-HE4

Marketing Materials (Page 57)

Prepayment Penalty Terms of Group I Mortgage Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
None	726	153,474,704.66	26.10	211,397.66	609	83.04	55.71	14.08
4 Months	10	3,804,951.78	0.65	380,495.18	632	79.48	8.18	17.22
6 Months	6	1,582,313.22	0.27	263,718.87	593	84.04	0.00	45.95
12 Months	159	42,489,175.90	7.23	267,227.52	628	80.54	43.05	31.41
18 Months	1	478,022.33	0.08	478,022.33	684	80.00	0.00	0.00
24 Months	1,065	246,618,443.66	41.94	231,566.61	609	82.30	49.32	22.34
30 Months	3	809,386.32	0.14	269,795.44	565	77.34	71.34	28.66
36 Months	646	138,746,654.20	23.59	214,778.10	624	79.38	64.64	21.76
60 Months	1	79,376.59	0.01	79,376.59	607	99.38	100.00	0.00
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	53.75	20.72

Interest Only Terms of Group I Mortgage Loans

Interest Only Term	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
None	2,235	466,212,309.66	79.28	208,596.11	608	81.76	54.11	0.00
24 Months	4	917,000.00	0.16	229,250.00	653	88.39	57.69	100.00
60 Months	300	97,230,459.00	16.53	324,101.53	638	81.34	57.67	100.00
120 Months	78	23,723,260.00	4.03	304,144.36	638	80.74	30.35	100.00
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	53.75	20.72

Mortgage Insurance Coverage of Group I Mortgage Loans

Mortgage Insurance	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
No Mortgage Insurance	2,617	588,083,028.66	100.00	224,716.48	614	81.66	84.26	53.75
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	84.26	53.75

Subordinate Financing of Group I Mortgage Loans

Subsequent Second Lien	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Weighted Average Combined Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
First Lien	2,363	572,089,560.72	97.28	242,103.07	613	81.19	83.87	54.03	21.28
No	2,025	486,408,359.25	82.71	240,201.66	608	81.39	81.44	55.97	18.58
Yes	338	85,681,201.47	14.57	253,494.68	641	80.04	97.62	43.02	36.61
Second Lien	254	15,993,467.94	2.72	62,966.41	647	98.45	98.45	43.70	0.83
TOTAL:	2,617	588,083,028.66	100.00	224,716.48	614	81.66	84.26	53.75	20.72

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BSABS 2007-HE4

Marketing Materials (Page 58)

GROUP II MORTGAGE LOANS

Please note that all pool characteristics are approximate and are subject to a +/- 10% variance.

Summary

	<u>Total</u>	<u>Minimum</u>	<u>Maximum</u>
Aggregate Outstanding Principal Balance	\$293,345,016		
Number of Loans	1,626		
Average Current Loan Balance	\$180,409	\$13,876	\$560,419
(1) Original Loan-to-Value Ratio	79.37%	17.65%	100.00%
Original Combined Loan-to-Value Ratio	80.66%	17.65%	100.00%
(1) Mortgage Rate	8.3819%	5.6750%	12.8750%
(1) Net Mortgage Rate	7.8819%	5.1750%	12.3750%
(1) (3) Note Margin	5.8342%	2.8500%	7.9750%
(1) (3) Maximum Mortgage Rate	14.1765%	10.7500%	18.3750%
(1) (3) Minimum Mortgage Rate	7.6871%	3.2500%	12.1000%
(1) (3) Term to Next Rate Adjustment (months)	24	10	59
(1) Original Term to Stated Maturity (months)	357	180	360
(1) Age (months)	3	1	26
(1) Remaining Term to Stated Maturity (months)	354	173	359
(1) (2) Credit Score	608	500	811

(1) Weighted Average, min and max reflect loan to value for first liens and combined loan to value for second liens.

(2) 100.00% of Mortgage Loans have Credit Scores. (3) Adjustable Rate Loans Only

Product Type	Range	Percent of Cut-off Date Principal Balance
	FIXED	18.60%
	FIXED DUAL AMORTIZATION	2.24%
	BALLOON (50YR AMORT/30YR BLN.)	1.93%
	BALLOON (40YR AMORT/30YR BLN.)	4.52%
	BALLOON (30YR AMORT/15YR BLN.)	0.96%
	LIBOR 2/6 ARM – LIBOR 2/1 ARM	25.79% - 0.13%
	LIBOR 2/6 DUAL AMORTIZATION	3.54%
	LIBOR 2/6 ARM (40YR AMORT/30YR BLN.)	22.63%
	LIBOR 2/6 ARM (50YR AMORT/30YR BLN.)	4.80%
	LIBOR 2/6 ARM INTEREST ONLY	2.75%
	LIBOR 3/6 ARM – LIBOR 3/1 ARM	4.63% - 0.04%
	LIBOR 3/6 DUAL AMORTIZATION	0.14%
	LIBOR 3/6 ARM (40YR AMORT/30YR BLN.)	5.38%
	LIBOR 3/6 ARM (50YR AMORT/30YR BLN.)	0.66%
	LIBOR 3/6 ARM INTEREST ONLY	0.60%
	LIBOR 5/6 ARM	0.14%
	LIBOR 5/6 ARM (40YR AMORT/30YR BLN.)	0.30%
	LIBOR 5/6 ARM (50YR AMORT/30YR BLN.)	0.22%
Lien	First – Second	97.56% - 2.44%
Property Type	Two- to four- family units	8.00%
	Condominium	3.11%
	Planned Unit Developments (attached)	7.93%
	Single-family detached - Townhouse	80.70% - 0.06%
Geographic Distribution	California	21.25%
48 States (including DC)	Florida	13.57%
	Illinois	5.06%
	Arizona	5.45%
	Maryland	5.16%
Documentation Type	Full/Alternative	60.36%
	Limited	0.32%
	Lite	1.30%
	Stated Income	38.02%
Loans with Prepayment Penalties		71.08%
Loans with Interest Only Period		3.36%

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BSABS 2007-HE4

Marketing Materials (Page 59)

Credit Score Distribution of Group II Mortgage Loans

Range of Credit Scores	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
500 – 519	71	11,713,736.39	3.99	164,982.20	71.45	75.65	0.00
520 – 539	153	27,293,642.95	9.30	178,389.82	73.99	65.68	0.00
540 – 559	158	29,485,861.43	10.05	186,619.38	75.12	64.58	0.00
560 – 579	147	26,666,869.27	9.09	181,407.27	79.11	63.00	0.00
580 – 599	211	38,913,963.66	13.27	184,426.37	79.58	59.50	0.00
600 – 619	236	41,565,645.77	14.17	176,125.62	82.32	55.67	0.00
620 – 639	201	35,101,729.35	11.97	174,635.47	82.54	62.53	8.52
640 – 659	164	30,277,977.32	10.32	184,621.81	82.59	51.48	5.93
660 – 679	106	20,623,481.24	7.03	194,561.14	80.69	60.75	12.57
680 – 699	77	14,388,293.57	4.90	186,860.96	79.28	51.49	4.37
700 – 719	41	8,296,144.79	2.83	202,344.99	80.33	56.21	17.44
720 – 739	25	3,416,246.44	1.16	136,649.86	73.14	48.76	6.09
740 – 759	13	2,403,932.15	0.82	184,917.86	81.58	91.70	0.00
760 – 779	15	2,220,111.33	0.76	148,007.42	76.44	59.71	0.00
780 – 799	5	579,362.31	0.20	115,872.46	60.88	100.00	0.00
800 – 819	3	398,018.05	0.14	132,672.68	69.19	56.03	43.97
TOTAL:	1,626	293,345,016.02	100.00	180,408.99	79.25	60.36	3.35

Debt-to-Income Ratios of Group II Mortgage Loans

Range of Debt-to-Income Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
20.01% - 25.00%	45	6,797,614	2.32	151,058	595	74.38	72.12	0.00
25.01% - 30.00%	109	15,329,027	5.23	140,633	614	76.27	74.16	3.83
30.01% - 35.00%	157	26,884,408	9.16	171,238	610	77.79	58.39	5.39
35.01% - 40.00%	286	49,144,047	16.75	171,832	606	79.02	57.77	3.02
40.01% - 45.00%	359	64,477,014	21.98	179,602	609	80.35	55.74	4.41
45.01% - 50.00%	444	81,728,634	27.86	184,074	607	80.99	58.40	4.25
50.01% - 55.00%	226	48,984,272	16.70	216,745	607	78.29	67.42	0.00
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

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BSABS 2007-HE4

Marketing Materials (Page 60)

Original Mortgage Loan Principal Balances of Group II Mortgage Loans

Range of Original Mortgage Loan Principal Balances (\$)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
\$1 - \$100,000	348	22,516,757	7.68	64,703	607	81.56	72.24	0.00
\$100,001 - \$200,000	690	104,109,075	35.49	150,883	603	77.66	65.15	2.09
\$200,001 - \$300,000	392	96,011,690	32.73	244,928	610	79.34	57.27	4.30
\$300,001 - \$400,000	167	58,039,155	19.79	347,540	611	81.26	51.18	5.36
\$400,001 - \$500,000	25	10,531,035	3.59	421,241	611	81.94	63.17	4.04
\$500,001 - \$600,000	4	2,137,304	0.73	534,326	612	77.88	76.33	0.00
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

Net Mortgage Rates of Group II Mortgage Loans

Range of Net Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
5.0000% - 5.4999%	30	6,899,735	2.35	229,991	686	73.02	72.32	24.17
5.5000% - 5.9999%	50	12,063,865	4.11	241,277	667	71.33	83.61	3.49
6.0000% - 6.4999%	128	27,211,993	9.28	212,594	651	76.67	85.54	5.73
6.5000% - 6.9999%	119	26,042,734	8.88	218,847	630	77.21	69.01	8.33
7.0000% - 7.4999%	208	44,922,012	15.31	215,971	619	79.58	63.33	3.82
7.5000% - 7.9999%	187	37,499,474	12.78	200,532	605	78.63	56.68	3.67
8.0000% - 8.4999%	289	53,731,029	18.32	185,921	586	80.94	63.29	1.02
8.5000% - 8.9999%	172	30,997,067	10.57	180,216	581	80.87	43.66	1.23
9.0000% - 9.4999%	170	25,737,390	8.77	151,396	577	80.89	43.40	0.00
9.5000% - 9.9999%	78	11,315,944	3.86	145,076	572	82.30	47.72	0.00
10.0000% - 10.4999%	69	9,152,085	3.12	132,639	570	77.97	32.55	0.00
10.5000% - 10.9999%	28	1,908,551	0.65	68,163	610	90.31	60.86	0.00
11.0000% - 11.4999%	36	2,536,944	0.86	70,471	611	91.09	33.75	0.00
11.5000% - 11.9999%	30	1,889,952	0.64	62,998	607	90.47	53.99	0.00
12.0000% - 12.4999%	32	1,436,241	0.49	44,883	654	99.01	62.71	0.00
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

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BSABS 2007-HE4

Marketing Materials (Page 61)

Mortgage Rates of Group II Mortgage Loans

Range of Mortgage Rates (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
5.5000% - 5.9999%	30	6,899,735	2.35	229,991	686	73.02	72.32	24.17
6.0000% - 6.4999%	50	12,063,865	4.11	241,277	667	71.33	83.61	3.49
6.5000% - 6.9999%	128	27,211,993	9.28	212,594	651	76.67	85.54	5.73
7.0000% - 7.4999%	119	26,042,734	8.88	218,847	630	77.21	69.01	8.33
7.5000% - 7.9999%	208	44,922,012	15.31	215,971	619	79.58	63.33	3.82
8.0000% - 8.4999%	187	37,499,474	12.78	200,532	605	78.63	56.68	3.67
8.5000% - 8.9999%	289	53,731,029	18.32	185,921	586	80.94	63.29	1.02
9.0000% - 9.4999%	172	30,997,067	10.57	180,216	581	80.87	43.66	1.23
9.5000% - 9.9999%	170	25,737,390	8.77	151,396	577	80.89	43.40	0.00
10.0000% - 10.4999%	78	11,315,944	3.86	145,076	572	82.30	47.72	0.00
10.5000% - 10.9999%	69	9,152,085	3.12	132,639	570	77.97	32.55	0.00
11.0000% - 11.4999%	28	1,908,551	0.65	68,163	610	90.31	60.86	0.00
11.5000% - 11.9999%	36	2,536,944	0.86	70,471	611	91.09	33.75	0.00
12.0000% - 12.4999%	30	1,889,952	0.64	62,998	607	90.47	53.99	0.00
12.5000% - 12.9999%	32	1,436,241	0.49	44,883	654	99.01	62.71	0.00
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

***Original Loan-to-Value Ratios of Group II Mortgage Loans**

*(Ratios below reflect loan to value for first liens and combined loan to value for second liens)

Range of Original Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Percent Full Documentation	Percent Interest Only
15.01% - 20.00%	2	164,760	0.06	82,380	525	100.00	0.00
20.01% - 25.00%	4	316,839	0.11	79,210	654	80.78	0.00
25.01% - 30.00%	8	980,158	0.33	122,520	646	56.70	0.00
30.01% - 35.00%	9	1,049,455	0.36	116,606	579	86.43	0.00
35.01% - 40.00%	12	1,649,152	0.56	137,429	603	48.76	0.00
40.01% - 45.00%	21	3,815,903	1.30	181,710	613	64.17	0.00
45.01% - 50.00%	33	5,209,240	1.78	157,856	603	62.20	5.55
50.01% - 55.00%	35	6,527,240	2.23	186,493	594	44.96	0.00
55.01% - 60.00%	41	8,170,142	2.79	199,272	617	72.05	0.00
60.01% - 65.00%	71	13,912,238	4.74	195,947	591	59.32	5.02
65.01% - 70.00%	102	18,696,400	6.37	183,298	590	52.42	0.82
70.01% - 75.00%	156	29,632,601	10.10	189,953	589	55.28	1.32
75.01% - 80.00%	346	63,714,204	21.72	184,145	604	55.89	2.80
80.01% - 85.00%	236	47,769,452	16.28	202,413	603	61.22	4.96
85.01% - 90.00%	271	55,142,063	18.80	203,476	618	53.70	5.09
90.01% - 95.00%	129	24,639,385	8.40	191,003	631	87.16	5.44
95.01% - 100.00%	150	11,955,783	4.08	79,705	645	79.34	0.00
TOTAL:	1,626	293,345,016	100.00	180,409	608	60.36	3.35

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BSABS 2007-HE4

Marketing Materials (Page 62)

***Original Combined Loan-to-Value Ratios of Group II Mortgage Loans**

*(Ratios below reflect combined loan to value for first liens and combined loan to value for second liens)

Range of Original Combined Loan-to-Value Ratios (%)	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Percent Full Documentation	Percent Interest Only
15.01% - 20.00%	2	164,760	0.06	82,380	525	100.00	0.00
20.01% - 25.00%	4	316,839	0.11	79,210	654	80.78	0.00
25.01% - 30.00%	8	980,158	0.33	122,520	646	56.70	0.00
30.01% - 35.00%	9	1,049,455	0.36	116,606	579	86.43	0.00
35.01% - 40.00%	12	1,649,152	0.56	137,429	603	48.76	0.00
40.01% - 45.00%	21	3,815,903	1.30	181,710	613	64.17	0.00
45.01% - 50.00%	33	5,209,240	1.78	157,856	603	62.20	5.55
50.01% - 55.00%	35	6,527,240	2.23	186,493	594	44.96	0.00
55.01% - 60.00%	40	8,104,313	2.76	202,608	617	72.64	0.00
60.01% - 65.00%	70	13,647,287	4.65	194,961	590	60.47	5.12
65.01% - 70.00%	100	18,177,856	6.20	181,779	587	53.18	0.85
70.01% - 75.00%	151	28,793,437	9.82	190,685	589	55.55	1.36
75.01% - 80.00%	253	47,123,891	16.06	186,260	588	56.53	0.91
80.01% - 85.00%	226	46,294,492	15.78	204,843	603	61.10	5.12
85.01% - 90.00%	275	56,114,043	19.13	204,051	619	52.80	5.00
90.01% - 95.00%	142	26,974,300	9.20	189,960	634	80.91	6.21
95.01% - 100.00%	245	28,402,650	9.68	115,929	643	68.90	3.60
TOTAL:	1,626	293,345,016	100.00	180,409	608	60.36	3.35

Geographic Distribution of Mortgaged Properties of Group II Mortgage Loans

State or Territory	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
California	246	60,108,894	20.49	244,345	607	72.52	49.00	3.18
Florida	223	38,440,642	13.10	172,380	609	79.11	48.44	5.44
Illinois	87	16,150,699	5.51	185,640	607	82.83	66.84	1.40
Arizona	84	15,986,259	5.45	190,313	613	82.41	64.52	9.60
Maryland	67	15,131,120	5.16	225,838	604	78.74	56.20	1.54
Other ⁽¹⁾	919	147,527,402	50.31	160,530	607	81.59	67.36	2.60
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

⁽¹⁾ Other includes states and the District of Columbia with fewer than 5% concentrations individually.**Mortgage Loan Purpose of Group II Mortgage Loans**

Loan Purpose	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Equity Refinance	1,204	230,117,316	78.45	191,127	605	78.74	59.55	3.50
Purchase	195	22,654,785	7.72	116,178	624	85.87	57.26	0.71
Rate/Term Refinance	227	40,572,916	13.83	178,735	612	79.36	66.70	3.99
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

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BSABS 2007-HE4

Marketing Materials (Page 63)

Mortgage Loan Documentation Type of Group II Mortgage Loans

Documentation Type	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Full/Alternative Limited	1,033	177,059,054	60.36	171,403	604	80.01	100.00	2.80
Lite	5	928,152	0.32	185,630	614	74.85	0.00	0.00
Stated Income	19	3,818,226	1.30	200,959	604	84.39	0.00	0.00
	569	111,539,584	38.02	196,027	613	78.23	0.00	4.38
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

Occupancy Types of Group II Mortgage Loans

Occupancy	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Investor	152	23,763,048	8.10	156,336	632	79.14	40.94	0.00
Primary Residence	1,455	265,619,835	90.55	182,557	605	79.37	62.40	3.70
Second/Vacation	19	3,962,133	1.35	208,533	617	81.05	40.05	0.00
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

Mortgaged Property Types of Group II Mortgage Loans

Property Type	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
Two- to four- family units	107	23,469,193	8.00	219,338	610	78.03	56.80	4.40
Condominium Planned Unit Developments (attached)	54	9,132,020	3.11	169,111	612	82.34	68.88	0.00
Single-family detached	123	23,258,516	7.93	189,094	611	80.73	56.39	2.34
Townhouse	1,337	236,725,590	80.70	177,057	607	79.28	60.64	3.49
	5	759,697	0.26	151,939	599	72.27	100.00	0.00
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

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BSABS 2007-HE4

Marketing Materials (Page 64)

Prepayment Penalty Terms of Group II Mortgage Loans

Prepayment Penalty Term	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
None	503	84,816,572	28.91	168,621	599	80.37	60.13	2.63
12 Months	97	18,551,038	6.32	191,248	620	78.96	56.26	1.19
24 Months	592	114,297,307	38.96	193,070	597	79.86	53.13	4.92
30 Months	1	213,014	0.07	213,014	654	94.98	100.00	0.00
36 Months	433	75,467,085	25.73	174,289	629	77.58	72.47	2.34
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

Interest Only Terms of Group II Mortgage Loans

Interest Only Term	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
None	1,586	283,506,964	96.65	178,756	606	79.24	60.71	0.00
60 Months	39	9,523,052	3.25	244,181	664	82.86	48.71	100.00
120 Months	1	315,000	0.11	315,000	711	90.00	100.00	100.00
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

Mortgage Insurance Coverage of Group II Mortgage Loans

Mortgage Insurance	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
No Mortgage Insurance	1,625	293,180,029	99.94	180,418	607	79.37	60.33	3.35
LTV GT 80 W/ MI	1	164,987	0.06	164,987	657	90.00	100.00	0.00
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	60.36	3.35

Subordinate Financing of Group II Mortgage Loans

Subsequent Second Lien	Number of Mortgage Loans	Principal Balance (\$)	Percentage of Total Mortgage Loans	Average Principal Balance	Weighted Average Credit Score	Weighted Average Loan-to-Value Ratio	Weighted Average Combined Loan-to-Value Ratio	Percent Full Documentation	Percent Interest Only
First Lien	1,487	286,173,065	97.56	192,450	607	78.92	80.24	60.22	3.44
No	1,365	264,311,339	90.10	193,635	604	78.79	78.81	60.75	3.21
Yes	122	21,861,727	7.45	179,194	639	80.51	97.50	53.82	6.21
Second Lien	139	7,171,951	2.44	51,597	649	97.44	97.44	65.70	0.00
TOTAL:	1,626	293,345,016	100.00	180,409	608	79.37	80.66	60.36	3.35

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