

Prepared by:
Wells Fargo Bank Minnesota

LIMITED POWER OF ATTORNEY

620052911

Wells Fargo Bank, N.A., Successor by Merger to Wells Fargo Bank Minnesota, N.A., F/K/A Norwest Bank Minnesota, N.A., (the Principal) in its capacity as Trustee under that certain Servicing Agreement dated August 1, 2001 (the Agreement) relating to Bear Stearns Asset Backed Securities Trust Asset-Backed Certificates, Series 2001-AC1 by and among Bear Stearns Asset Backed Securities, INC., (Depositor) and EMC Mortgage Corporation (Seller and Master Servicer) and Wells Fargo Bank, N.A. (Trustee and Securities Administrator). hereby constitutes and appoints:

EMC Mortgage Corporation

its true and lawful attorney-in-fact (the "Attorney-in-Fact"), acting by and through its officers and employees, with full authority and power to execute and deliver on behalf of Principal any and all of the following instruments to the extent consistent with the terms and conditions of the Agreement:

- (i) All documents with respect to residential mortgage loans serviced for Principal by said Attorney-in-Fact which are customarily and reasonably necessary and appropriate to the satisfaction, cancellation, or partial or full release of mortgages, deeds of trust or deeds to secure debt upon payment and discharge of sums secured thereby;
- (ii) Instruments appointing one or more substitute trustees to act in place of the trustees named in Deeds of Trust;
- (iii) Affidavits of debt, notice of default, declaration of default, notices of foreclosure, and all such contracts, agreements, deeds, and instruments as are appropriate to effect any sale, transfer or disposition of real property acquired through foreclosure or otherwise;
- (iv) All other comparable instruments.

This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until revoked in writing by the undersigned or termination of the Agreement, whichever is earlier.

Dated: January 20, 2004

Attest:

[Signature]
By: Diane E. TenHooopen
Its: Assistant Secretary

Wells Fargo Bank, N.A.,
as Trustee under the Agreement
[Signature]
By: Jacquelyn Kimball
Its: Vice President

Unofficial Witnesses:

[Signature]
Ronald Pregonzer

[Signature]
Debra Alexander

STATE OF MARYLAND
COUNTY OF BALTIMORE

ss:

On the 20TH day of January, 2004 before me, a Notary Public in and for said State, personally appeared Jacquelyn Kimball, known to me to be Vice President of Wells Fargo Bank, N.A., and also known to me to be the person who executed this Power of Attorney on behalf of said bank, and acknowledged to me that such bank executed this Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my office seal the day and year written above,

②

Notary Public

[Signature]

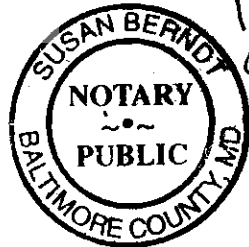
Commission Expires 1-10-06

FILED

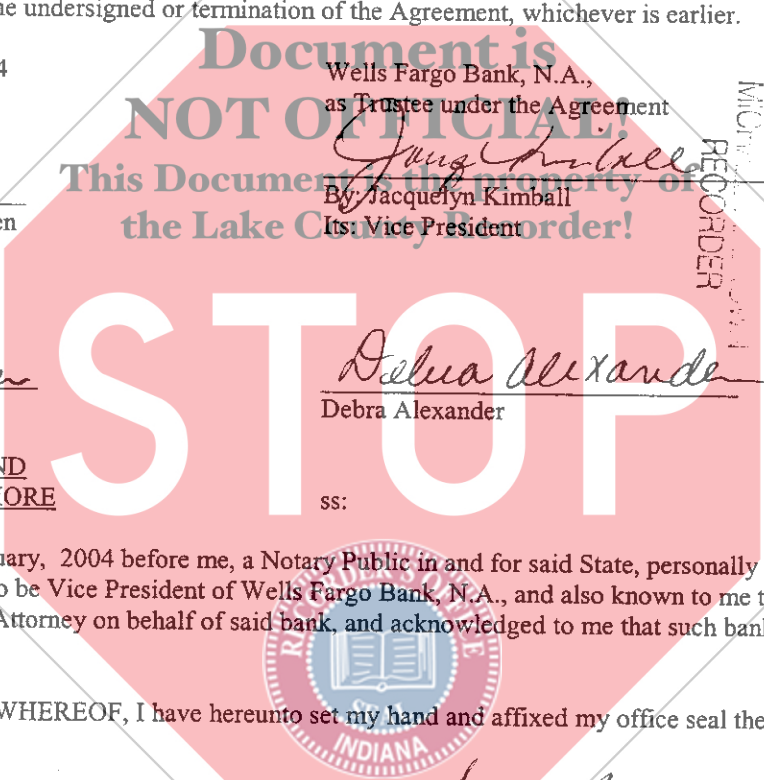
DEC 20 2005

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

BSABS 2001-ACI
Inv 432



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2005/11/16/683

2005 DEC 21 AM 9:45

No: 620052911

LEGAL DESCRIPTION

Lot 5 in Monaldi's Parkview Addition, in the Town of Munster, as per plat thereof, recorded in Plat Book 36 page 79, in the Office of the Recorder of Lake County, Indiana.

