FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL
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longer subject to
Section 16. Form 4 or
Form 5 obligations
may continue. See
Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

(Instr. 3) Date Execution Date, if Code (Instr. 8) Owned Following Reported (Instr. 8) Ownership of Indirection (Instr. 8) Owned Following Reported (Instr. 3, 4 and 5) Transaction(s) Ownership of Indirection (Instr. 8) Ownership of Indirection (I	(Print or Type Responses)												
President_Consumer Products Pres	· · · · · ·							(Check all applicable)					
Charlotte, NC 28255 Common Stock Q4/05/2004 Q4/05	BANK OF AMERICA CORPORA	N											
Carrent Carr		4. If Amendment, Date Original Filed(Month/Day/Year)						_X_ Form filed by One Reporting Person					
1.Title of Security (Instr. 3)								roun med by More than One Reporting Person					
Date (Month/Day/Year) Date (Month/Day/Year) Properties (Mont			· ·						· · · · · · · · · · · · · · · · · · ·				
Code V Amount (D) Price (Instr. 4)	(Instr. 3)	Date	Execution Date, if any	Code		or Disposed of (I (Instr. 3, 4 and 5)		D)	Owned Following Reported Transaction(s)	Ownership Form: Direct (D) or Indirect	Beneficial Ownership		
Common Stock 04/05/2004 Still 551 D \$80.2 28,943 D D Common Stock 04/05/2004 Still 551 D \$80.2 28,943 D D Common Stock 04/05/2004 Still 551 D \$80.2 28,943 D D Common Stock 04/05/2004 Still 551 D \$80.15 27,991 D D Common Stock 04/05/2004 Still 802 D \$80.16 27,189 D D Common Stock 04/05/2004 Still 852 D \$80.16 27,189 D D Common Stock 04/05/2004 Still 952 D \$80.17 26,337 D D Common Stock 04/05/2004 Still 952 D \$80.18 25,385 D D Common Stock 04/05/2004 Still 551 D \$80.2 24,934 D D Common Stock 04/05/2004 Still 551 D \$80.2 24,934 D Common Stock 04/05/2004 Still 551 D \$80.2 23,832 D Common Stock 04/05/2004 Still 551 D \$80.2 23,832 D Common Stock 04/05/2004 Still 501 D \$80.2 23,832 D Common Stock 04/05/2004 Still 501 D \$80.2 23,831 D Common Stock 04/05/2004 Still 501 D \$80.2 23,880 D Common Stock 04/05/2004 Still 501 D \$80.3 22,880 D Common Stock 04/05/2004 Still 501 D \$80.3 12,656 D Common Stock 04/05/2004 Still 1,954 D \$80.3 18,622 D Common Stock 04/05/2004 Still 1,954 D \$80.3 18,622 D Common Stock 04/05/2004 Still 1,954 D \$80.3 18,071 D Common Stock 04/05/2004 Still 1,954 D \$80.3 18,071 D Common Stock 04/05/2004 Still 1,954 D \$80.3 17,269 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816 D Common Stock 04/05/2004 Still 1,453 D \$80.47 15,816				Code	V	Amount		Price		· /			
Common Stock 04/05/2004 Still 301 D \$ 80.14 28,642 D Common Stock 04/05/2004 Still 651 D \$ 80.15 27,991 D Common Stock 04/05/2004 Still 802 D \$ 80.16 27,189 D Common Stock 04/05/2004 Still 852 D \$ 80.17 26,337 D Common Stock 04/05/2004 Still 952 D \$ 80.18 25,385 D Common Stock 04/05/2004 Still 451 D \$ 80.21 24,934 D Common Stock 04/05/2004 Still 551 D \$ 80.21 24,383 D Common Stock 04/05/2004 Still 551 D \$ 80.21 24,383 D Common Stock 04/05/2004 Still 551 D \$ 80.22 23,832 D Common Stock 04/05/2004 Still 050 D \$ 80.33 22,88	Common Stock	04/05/2004		M		19,074	A	\$ 48.4375	29,594	D			
Common Stock 04/05/2004 Still 651 D \$ 80.15 27,991 D Common Stock 04/05/2004 Still 802 D \$ 80.16 27,189 D Common Stock 04/05/2004 Still 852 D \$ 80.17 26,337 D Common Stock 04/05/2004 Still 952 D \$ 80.18 25,385 D Common Stock 04/05/2004 Still 451 D \$ 80.2 24,934 D Common Stock 04/05/2004 Still 551 D \$ 80.21 24,383 D Common Stock 04/05/2004 Still 551 D \$ 80.22 23,832 D Common Stock 04/05/2004 Still 451 D \$ 80.23 23,381 D Common Stock 04/05/2004 Still 501 D \$ 80.33 22,880 D Common Stock 04/05/2004 Still 1,954 D \$ 80.31 20,5	Common Stock	04/05/2004		S ⁽¹⁾		651	D	\$ 80.12	28,943	D			
Common Stock 04/05/2004 Still 802 D \$ 80.16 27,189 D Common Stock 04/05/2004 Still 852 D \$ 80.17 26,337 D Common Stock 04/05/2004 Still 952 D \$ 80.18 25,385 D Common Stock 04/05/2004 Still 451 D \$ 80.2 24,934 D Common Stock 04/05/2004 Still 551 D \$ 80.21 24,383 D Common Stock 04/05/2004 Still 551 D \$ 80.22 23,832 D Common Stock 04/05/2004 Still 551 D \$ 80.23 23,832 D Common Stock 04/05/2004 Still 501 D \$ 80.23 23,832 D Common Stock 04/05/2004 Still 501 D \$ 80.33 22,880 D Common Stock 04/05/2004 Still 1,954 D \$ 80.33 18,6	Common Stock	04/05/2004		S ⁽¹⁾		301	D	\$ 80.14	28,642	D			
Common Stock 04/05/2004 Still 852 D \$ 80.17 26,337 D Common Stock 04/05/2004 Still 952 D \$ 80.18 25,385 D Common Stock 04/05/2004 Still 451 D \$ 80.2 24,934 D Common Stock 04/05/2004 Still 551 D \$ 80.21 24,383 D Common Stock 04/05/2004 Still 551 D \$ 80.22 23,832 D Common Stock 04/05/2004 Still 451 D \$ 80.23 23,381 D Common Stock 04/05/2004 Still 501 D \$ 80.32 23,381 D Common Stock 04/05/2004 Still 501 D \$ 80.33 22,880 D Common Stock 04/05/2004 Still 1,954 D \$ 80.31 20,576 D Common Stock 04/05/2004 Still 1,954 D \$ 80.33 18	Common Stock	04/05/2004		S ⁽¹⁾		651	D	\$ 80.15	27,991	D			
Common Stock 04/05/2004 Still 952 D \$ 80.18 25,385 D Common Stock 04/05/2004 Still 451 D \$ 80.2 24,934 D Common Stock 04/05/2004 Still 551 D \$ 80.21 24,383 D Common Stock 04/05/2004 Still 551 D \$ 80.22 23,832 D Common Stock 04/05/2004 Still 451 D \$ 80.23 23,381 D Common Stock 04/05/2004 Still 501 D \$ 80.3 22,880 D Common Stock 04/05/2004 Still 2,304 D \$ 80.31 20,576 D Common Stock 04/05/2004 Still 1,954 D \$ 80.33 18,622 D Common Stock 04/05/2004 Still 551 D \$ 80.35 18,071 D Common Stock 04/05/2004 Still 802 D \$ 80.38 17,	Common Stock	04/05/2004		S ⁽¹⁾		802	D	\$ 80.16	27,189	D			
Common Stock 04/05/2004 S(II) 451 D \$ 80.2 24,934 D Common Stock 04/05/2004 S(II) 551 D \$ 80.21 24,383 D Common Stock 04/05/2004 S(II) 551 D \$ 80.22 23,832 D Common Stock 04/05/2004 S(II) 451 D \$ 80.23 23,381 D Common Stock 04/05/2004 S(II) 501 D \$ 80.3 22,880 D Common Stock 04/05/2004 S(II) 2,304 D \$ 80.31 20,576 D Common Stock 04/05/2004 S(II) 1,954 D \$ 80.33 18,622 D Common Stock 04/05/2004 S(II) 551 D \$ 80.35 18,071 D Common Stock 04/05/2004 S(II) 802 D \$ 80.38 17,269 D Common Stock 04/05/2004 S(II) 1,453 D \$ 80.47 1	Common Stock	04/05/2004		S ⁽¹⁾		852	D	\$ 80.17	26,337	D			
Common Stock 04/05/2004 g(1) 551 D \$ 80.21 24,383 D Common Stock 04/05/2004 g(1) 551 D \$ 80.22 23,832 D Common Stock 04/05/2004 g(1) 451 D \$ 80.23 23,381 D Common Stock 04/05/2004 g(1) 501 D \$ 80.31 22,880 D Common Stock 04/05/2004 g(1) 2,304 D \$ 80.31 20,576 D Common Stock 04/05/2004 g(1) 1,954 D \$ 80.33 18,622 D Common Stock 04/05/2004 g(1) 551 D \$ 80.35 18,071 D Common Stock 04/05/2004 g(1) 802 D \$ 80.38 17,269 D Common Stock 04/05/2004 g(1) 1,453 D \$ 80.47 15,816 D	Common Stock	04/05/2004		S ⁽¹⁾		952	D	\$ 80.18	25,385	D			
Common Stock 04/05/2004 S(1) 551 D \$ 80.22 23,832 D Common Stock 04/05/2004 S(1) 451 D \$ 80.23 23,381 D Common Stock 04/05/2004 S(1) 501 D \$ 80.33 22,880 D Common Stock 04/05/2004 S(1) 2,304 D \$ 80.31 20,576 D Common Stock 04/05/2004 S(1) 1,954 D \$ 80.33 18,622 D Common Stock 04/05/2004 S(1) 551 D \$ 80.35 18,071 D Common Stock 04/05/2004 S(1) 802 D \$ 80.38 17,269 D Common Stock 04/05/2004 S(1) 1,453 D \$ 80.47 15,816 D	Common Stock	04/05/2004		S ⁽¹⁾		451	D	\$ 80.2	24,934	D			
Common Stock 04/05/2004 S(1) 451 D \$ 80.23 23,381 D Common Stock 04/05/2004 S(1) 501 D \$ 80.3 22,880 D Common Stock 04/05/2004 S(1) 2,304 D \$ 80.31 20,576 D Common Stock 04/05/2004 S(1) 1,954 D \$ 80.33 18,622 D Common Stock 04/05/2004 S(1) 551 D \$ 80.35 18,071 D Common Stock 04/05/2004 S(1) 802 D \$ 80.38 17,269 D Common Stock 04/05/2004 S(1) 1,453 D \$ 80.47 15,816 D	Common Stock	04/05/2004		S ⁽¹⁾		551	D	\$ 80.21	24,383	D			
Common Stock 04/05/2004 S(1) 501 D \$ 80.3 22,880 D Common Stock 04/05/2004 S(1) 2,304 D \$ 80.31 20,576 D Common Stock 04/05/2004 S(1) 1,954 D \$ 80.33 18,622 D Common Stock 04/05/2004 S(1) 551 D \$ 80.35 18,071 D Common Stock 04/05/2004 S(1) 802 D \$ 80.38 17,269 D Common Stock 04/05/2004 S(1) 1,453 D \$ 80.47 15,816 D	Common Stock	04/05/2004		S ⁽¹⁾		551	D	\$ 80.22	23,832	D			
Common Stock 04/05/2004 S(1) 2,304 D \$ 80.31 20,576 D Common Stock 04/05/2004 S(1) 1,954 D \$ 80.33 18,622 D Common Stock 04/05/2004 S(1) 551 D \$ 80.35 18,071 D Common Stock 04/05/2004 S(1) 802 D \$ 80.38 17,269 D Common Stock 04/05/2004 S(1) 1,453 D \$ 80.47 15,816 D	Common Stock	04/05/2004		S ⁽¹⁾		451	D	\$ 80.23	23,381	D			
Common Stock 04/05/2004 S(1) 1,954 D \$ 80.33 18,622 D Common Stock 04/05/2004 S(1) 551 D \$ 80.35 18,071 D Common Stock 04/05/2004 S(1) 802 D \$ 80.38 17,269 D Common Stock 04/05/2004 S(1) 1,453 D \$ 80.47 15,816 D	Common Stock	04/05/2004		S ⁽¹⁾		501	D	\$ 80.3	22,880	D			
Common Stock 04/05/2004 S(1) 551 D \$ 80.35 18,071 D Common Stock 04/05/2004 S(1) 802 D \$ 80.38 17,269 D Common Stock 04/05/2004 S(1) 1,453 D \$ 80.47 15,816 D	Common Stock	04/05/2004		S ⁽¹⁾		2,304	D	\$ 80.31	20,576	D			
Common Stock 04/05/2004 S(1) 802 D \$ 80.38 17,269 D Common Stock 04/05/2004 S(1) 1,453 D \$ 80.47 15,816 D	Common Stock	04/05/2004		S ⁽¹⁾		1,954	D	\$ 80.33	18,622	D			
Common Stock 04/05/2004 S(1) 1,453 D \$80.47 15,816 D	Common Stock	04/05/2004		S ⁽¹⁾		551	D	\$ 80.35	18,071	D			
	Common Stock	04/05/2004		S ⁽¹⁾		802	D	\$ 80.38	17,269	D			
Common Stock 04/05/2004 S(1) 1,039 D \$ 80.51 14,777 D	Common Stock	04/05/2004		S ⁽¹⁾		1,453	D	\$ 80.47	15,816	D			
	Common Stock	04/05/2004		S ⁽¹⁾		1,039	D	\$ 80.51	14,777	D			
Common Stock 04/05/2004 S ⁽¹⁾ 701 D \$ 80.63 14,076 D	Common Stock	04/05/2004		S ⁽¹⁾		701	D	\$ 80.63	14,076	D			
Common Stock 04/05/2004 S ⁽¹⁾ 501 D \$ 80.68 13,575 D	Common Stock	04/05/2004		S ⁽¹⁾		501	D	\$ 80.68	13,575	D			
Common Stock 04/05/2004 S(1) 401 D \$ 80.69 13,174 D	Common Stock	04/05/2004		S ⁽¹⁾		401	D	\$ 80.69	13,174	D			
Common Stock 04/05/2004 S ⁽¹⁾ 701 D \$ 80.76 12,473 D	Common Stock	04/05/2004		S ⁽¹⁾		701	D	\$ 80.76	12,473	D			
Common Stock 04/05/2004 S(1) 100 D \$ 80.78 12,373 D	Common Stock	04/05/2004		S ⁽¹⁾		100	D	\$ 80.78	12,373	D			
Common Stock 04/05/2004 S(1) 150 D \$ 80.83 12,223 D	Common Stock	04/05/2004		S ⁽¹⁾		150	D	\$ 80.83	12,223	D			
Common Stock 04/05/2004 S(1) 1,703 D \$80.32 10,520 D	Common Stock	04/05/2004		S ⁽¹⁾		1,703	D	\$ 80.32	10,520	D			

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474 (9-02)

1. Tit					4.				6. Date Exer		7. Title and			9. Number of		11. Nature
Deriv	ative	Conversion	Date	Execution Date, if	Transact	ion	of Derivative		Expiration Date		of Underlying		Derivative	Derivative	Ownership	of Indirect
Secur	ity	or Exercise	(Month/Day/Year)	any	Code		Seci	ırities	(Month/Day	/Year)	Securities		Security	Securities	Form of	Beneficial
(Instr	. 3)	Price of		(Month/Day/Year)	(Instr. 8))	Aca	uired (A)			(Instr. 3 and	4)	(Instr. 5)	Beneficially	Derivative	Ownership
`		Derivative		,				isposed			`	,	,	Owned	Security:	(Instr. 4)
		Security					of (I								Direct (D)	()
		Security						tr. 3, 4,						U	or Indirect	
							and							Transaction(s)		
							and	3)							· /	
												Amount		(Instr. 4)	(Instr. 4)	
									ъ.	n · .:		or				
										Expiration	Title	Number				
									Exercisable	Date		of				
					Code	17	(A)	(D)				Shares				
					Code	v	(A)	(D)				Silaies				
Opti	on.										~					
		\$	04/05/2004		M			19,074	<u>(2)</u>	01/03/2010	Common	19,074	\$	76,287	D	
Righ		48.4375	04/03/2004		1VI			19,074	3.27	01/03/2010	Stock	19,074	48.4375	70,287	D	
Buy											213011					

Reporting Owners

	Relationships								
Reporting Owner Name / Address	Director	10% Owner	Officer	Other					
DESOER BARBARA J BANK OF AMERICA CORPORATION NC1-007-57-02 CHARLOTTE, NC 28255			President, Consumer Products						

Signatures

Barbara J. Desoer/Roger C. McClary POA	04/06/2004
**Signature of Reporting Person	Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Option exercise and sale of shares in accordance with a written plan established July 15, 2003 pursuant to the requirements of Ru le 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) This option vested in three equal installments commencing January 3,2001.

 $Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, {\it see} \ Instruction 6 for procedure. The procedure is the second of the second$

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.