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

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Check this box if no 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

	1										
Name and Address of Reporting Person* ULTON PAUL			2. Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC]					5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
RS, CPA, 1100-C	3. Date of Earliest Transaction (Month/Day/Year) 04/23/2004			-					elow)		
	4. If Amendment, Date			Original Filed(Month/Day/Year)			6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person				
(Zip)	Т	able I - N	on-De	rivative S	Securities .	Acquir	red, Dispo	osed of, or l	Beneficially (Owned	
2. Transaction Date (Month/Day/Year)	Execution Date, if			*		f (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)		Following	Ownership	7. Nature of Indirect Beneficial
	(Month/Day/Year		V	Amoun	(A) or t (D)	Price	(Instr. 3 a	and 4)		or Indirect (I)	Ownership (Instr. 4)
04/23/2004		Р		1,000	\$		24,220.	77		,	
			ired, I	Disposed	of, or Bene	eficially	•	OMB con	trol numbei		
	1					T	41	0 D.:C	0. Maria	£ 10	11 N.
derivative Conversion Date Execution Date (Month/Day/Year) any		Number of Derivati Securiti Acquire (A) or Dispose of (D)	fumber f (Month/Day/Year) and Expiration Date (Month/Day/Year) Sequentities cquired A) or hisposed f (D) nstr. 3,		Amor Unde Secur	mount of nderlying ecurities nstr. 3 and Deriv		rative Derivative Securities Beneficially Owned Following Reported	Ownershi Form of Derivative Security: Direct (D) or Indirec	Beneficia Ownershi (Instr. 4)	
						TOTAL TOTAL	Amount or				
	(Middle) RS, CPA, 1100-C 03 (Zip) 2. Transaction Date (Month/Day/Year) 04/23/2004 Table II - on 3A. Deemed Execution Data any	BANK OF AN 3. Date of Earlies 04/23/2004 4. If Amendment, 2. Transaction Date (Month/Day/Year) 2. Transaction Date (Month/Day/Year) 04/23/2004 Table II - Derivative Securit (e.g., puts, calls, won Sa. Deemed Execution Date, if Transaction Date, if Transaction Sa. Deemed Leg., puts, calls, won Sa. Deemed Execution Date, if Transaction Sa. Deemed Execution Dat	BANK OF AMERICA (Middle) RS, CPA, 1100-C 3. Date of Earliest Transac 04/23/2004 4. If Amendment, Date Ori 2. Transaction Date (Month/Day/Year) 2. Transaction Date, if arransaction Code (Instr. 8) 3. Tran Code (Instr. 8) Code (Instr. 8) 3. Tran Code (Instr. 8) Code (Instr. 8)	BANK OF AMERICA CO (Middle) RS, CPA, 1100-C 3. Date of Earliest Transaction (Mod/23/2004 4. If Amendment, Date Original File I - Non-December (Month/Day/Year) 2. Transaction Date (Month/Day/Year) 2. Transaction Date (Month/Day/Year) 2. 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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned Form are not required to respond unless the form displays a currently valid OMB control number. Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) (A) On SEC I (Check all applicable, 101% Owner (Officer (give titlle below) (A) (A) (B) (Check Applicable, 101% Owner (give titlle below) (A) (A) (Combridge titlle below) (A) (Combridge titlle below) (A) (Check all applicable, 101% Owner (give titlle below) (A) (A) (B) (Check Applicable, 2018 (A) (Combridge titlle below) (A) (Combridge titlle below) (B) (A) (Combridge titlle below) (Check Applicable, 2018 (Check Applicable, 2018 (A) (Combridge titlle below) (Check Applicable, 2018 (Check Applicable, 2018 (Check Applicable, 2018 (Combridge titlle below) (Check Applicable, 2018 (Check Applicable, 2018 (Check Applicable, 2018 (Check Applicable, 2018 (Instr. 3) (Instr. 3) (Instr. 3) (Instr. 3) (Instr. 3) (Instr. 4) (Instr. 3) (Instr. 4) (Instr. 4) (Instr. 4) (Instr. 4) (Instr. 4)

	Relationships					
Reporting Owner Name / Address	Director	10% Owner	Officer	Other		
FULTON PAUL C/O DONALD R. SAUNDERS, CPA 1100-C SOUTH STRATFORD RD. WINSTON SALEM, NC 27103	X					

Signatures

Paul Fulton/Roger C. McClary POA	04/26/2004
**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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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