FORM 4

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

OMB APPROVAL

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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).

(Print or Type Responses)

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

		and the second s														
Name and Address of Reporting Person * BARNET WILLIAM III			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) _X_ Director 10% Owner						
(Last) (First) (Middle) THE BARNET COMPANY, 507 EAST JOHN STREET			A COT TO TO I	3. Date of Earliest Transaction (Month/Day/Year) 12/14/2004							Officer (gi	ve title below)	Ot	her (specify bel	ow)	
(Street) SPARTANBURG, SC 29302			4. If Amendment, Date Original Filed(Month/Day/Year)						_X_	6. Individual or Joint/Group Filing(Check Applicable Line) Form filed by One Reporting Person Form filed by More than One Reporting Person						
(City) (State) (Zip)			Table I - Non-Derivative Securities Acqu						es Acquired	uired, Disposed of, or Beneficially Owned						
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)			te, if Co	Transac ode ostr. 8)	(.	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		of (D) Ow Tra	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)			7. Nature of Indirect Beneficial		
				(Month/Day/Yea			Code	V A	V Amount (A)		ì	(msu. 5 diid 4)			Ownership (Instr. 4)	
Common Stock		06/25/2004				J(1)	V 1	43.31	A	<u>(1)</u> 36	36,757.09			D		
Common	Stock		09/24/2004			J	J/K ⁽¹⁾	V 3	15.26 A		<u>(1)</u> 37	37,072.35		D		
Reminder:								contain	ed in t	his for	m are not	required		d unless th		1474 (9-02)
1. Title of	2. Conversion	3. Transaction Date (Month/Day/Year)		4. Transac Code	etion (s, warra 5. Numb	Acquire ents, op per 6 rative a d (A) osed	contain form di ed, Dispe	ed in the splays of of, nvertible ercisable ation Date	or Bendle securiole	m are not ently valid eficially Ov	required of OMB covered Amount ing	to respon entrol num	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction	of 10. Owners Form of Derivati Security Direct (or Indirects)	11. Nature of Indirest Beneficies (Instr. 4)
1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative	Date	3A. Deemed Execution Date, if any	4. Transac Code	etion (s, warra 5. Numb of Deriv Securitie Acquirec or Dispo of (D) (Instr. 3, and 5)	Acquire nts, op per 6 rative a d (A) posed , 4,	contain form di ed, Dispo otions, co 6. Date E and Expir	ed in the splays esed of, nvertible exercisable ation Day/Year	his for a current or Benedle securible attern	eficially Overities) 7. Title and of Underlying Securities	required of OMB covered Amount ing	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned Following Reported	of 10. Owners Form of Derivat: Security Direct (or Indir	11. Nature of Indirest Beneficies (Instr. 4)
1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative	Date	3A. Deemed Execution Date, if any	e.g., puts 4. Transac Code (Instr. 8	ction (s)	5. Numb of Deriv Securities Acquired or Dispo of (D) (Instr. 3,	Acquire for the following state of the follow	contain form di ed, Dispetions, co 5. Date E and Expir (Month/E	ed in the splays asset of, nvertib kercisabation Day/Year	his for a curre or Bencle securible atter)	eficially Overities) 7. Title and of Underlyi Securities (Instr. 3 and	Amount or Number of Shares	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction	of 10. Owners Form of Derivati Security Direct (or Indirect) (I) (Instr. 4	11. Nature of Indirest Beneficies (Instr. 4)
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	Date (Month/Day/Year)	3A. Deemed Execution Date, if any	c.g., puts 4. Transac Code (Instr. 8)	v V	s, warra 5. Numb of Deriv Securitie Acquirec or Dispo of (D) (Instr. 3, and 5)	Acquire nts, op per 6 rative a d (A) posed , 4,	contain form di ed, Dispo tions, co 5. Date E and Expir (Month/E	ed in the splays asset of, exercisable action Date and the splay are specifically better the splay and the splay are specifically better the splay are splay as a splay are splay are splay as a splay are splay as a splay are splay as a splay	his for a curre or Bendle secured le atte er)	m are not ently valid efficially Overities) 7. Title and of Underlyi Securities (Instr. 3 and Title	Amount or Number of Shares	8. Price of Derivative Security (Instr. 5)	9. Number Derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	of 10. Owners Form of Derivati Security Direct (or Indir (I) (Instr. 4	11. Nature of Indirest Beneficies (Instr. 4)

Reporting Owners

	Relationships					
Reporting Owner Name / Address	Director	10% Owner	Officer	Other		
BARNET WILLIAM III THE BARNET COMPANY 507 EAST JOHN STREET SPARTANBURG, SC 29302	X					

Signatures

William Barnet, III/Roger C. McClary POA

Date					
	Date	Date	Date	Date	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) Shares acquired under the Bank of America SharesDirect Plan.
- (2) Reinvested Phantom Stock dividends which are exempt under Rule 16b-3. Phantom Stock units may be settled on death or termination of service as a director.
- (3) Phantom stock units may be settled in cash upon death or termination of service as a director.

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

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.