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).

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

s)														
1. Name and Address of Reporting Person* FULTON 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) X Director 10% Owner				
	(Middle) CPA, 1100-C		liest	t Transaction (Month/Day/Year)				Office	er (give title belo	ow)	Other (specify b	elow)		
(Street) WINSTON SALEM, NC 27103			4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting PersonForm filed by More than One Reporting Person						
(State)	(Zip)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned												
D	Date (Month/Day/Year)				f Code (Instr. 8)		(A) or			Beneficia Reported	ally Owned Following I Transaction(s)		Ownership Form:	Beneficial
		(Mont			Code		V Amou	(A) or (D)	Price	(Instr. 3 a	nd 4)		\ /	Ownership (Instr. 4)
0-	4/27/2005				A(1)	1	2,685	5 A	\$ 44.87	55,821.	52 (2) (3)		D	
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	ion 3A. Deemed Execution Day		4. State of		ve es d	6. Date Exercisable and Expiration Date (Month/Day/Year) Graph of the following states of the followi		7. T Amo Und Seco	Citle and oount of Derivative Security (Instr. 5)		Derivative Securities Beneficially Owned Following Reported	Owners! Form of Derivati Security Direct (I or Indirect (I)	(Instr. 4)	
						_	Date	Expirati		Amount or				
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Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC] (First) (Middle) SAUNDERS, CPA, 1100-C ORD RD. (Street) 4. If Amendment, Date Original Filed(Month/Day/Year) (State) (Zip) Table I - Non-Derivative Securities Acquired (A) or Disposed of (D) (Instr. 8) (Instr. 8) (Instr. 8) (A) Or Disposed of (or Beneficial (e.g., puts, calls, warrants, options, convertible securities) (Month/Day/Year) 3. Date of Earliest Transaction (Month/Day/Year) 4. If Amendment, Date Original Filed(Month/Day/Year) (A) or Disposed of (D) (Instr. 8) (Instr. 8) (Instr. 3, 4 and 5) (A) Or Disposed of (or Beneficial (e.g., puts, calls, warrants, options, convertible securities) 3. Transaction Date, if Ocde (e.g., puts, calls, warrants, options, convertible securities) Table II - Derivative Securities Acquired, Disposed of, or Beneficial (e.g., puts, calls, warrants, options, convertible securities) 3. 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Transaction Date (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) (State) 22. Deemed Execution Date, if Older (Month/Day/Year) (Month/Day/Year)	Same Same

Reporting Owners

			Relationships					
Reporting Ov	wner Name / Address	Director	10% Owner	Officer	Other			
1100-C SOUTH	L R. SAUNDERS, CPA I STRATFORD RD. LEM, NC 27103	X						

Signatures

Paul Fulton/Roger C. McClary POA	04/28/2005
**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) Shares represent payment of a portion of the annual retainer fee and an additional award of restricted shares under the Bank of A merica Corporation Directors' Stock Plan in transactions exempt under Rule 16b-3.
- (2) The securities included in this report and future reports reflect the Company's 2 for 1 stock split on August 27, 2004.
- (3) Includes 1,370.26 shares acquired with reinvested dividends between September 24, 2004 and March 25, 2005 under the Bank of Ameri ca SharesDirect dividend reinvestment plan.

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.