# FORM 4

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

OMB APPROVAL
OMB Number: 3235-0287
Estimated average burden
hours per response... 0.5

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

1. Name and Address of Reporting Person* SPANGLER MEREDITH R				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) 668 HEMPSTEAD PLACE											ive title below)		specify below)	
(Street)				4. If Amendment, Date Original Filed(Month/Day/Year)  6. Individua						_X_ Form filed b	y One Reportin		pplicable Line	9)
		28207-2320								Form filed b	y More than On	e Reporting Person		
(City)	)	(State)	(Zip)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1.Title of Se (Instr. 3)	ecurity		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date any (Month/Day/Y	(Instr. 8)		(A) or D (Instr. 3,	isposed 4 and 5 (A) or	of (D)	Beneficially Ow	Amount of Securities reficially Owned Following reported Transaction(s) str. 3 and 4)		7. Naturality Indirect Benefic Owners (Instr. 4)	t cial ship
Common	Stock				Code	V	Amount	(D)	Price	43,152		(Instr. 4)		
Common										6,000,000		I	By C I Spang Found	ler
Common Stock									60,000		I	I By CD Spangler Construct Co		
Common	Stock									50,300		I	By Da Abiga Spang	
Common	Stock									50,772		I	By Da Anna Spang	
Common	Stock									5,876,000		I	By De Inc	elcap,
Common	Stock									19,780,532		I	By De Inc	elcor,
Common Stock									60,000		I	By Go Eagle Indust		
Common	Stock									40,000		I	Ву Ни	ısband
Common	Stock									42,868		I	By Ni Meliss Garris	sa
Reminder: F	Report on a s	eparate line for	each class of securiti	es beneficially	owned direct	Pe co	rsons wi ntained i	n this f	form a	o the collection re not require by valid OMB c	d to respor	nd unless the	SEC 147	74 (9-02)
			Table II	- Derivative So (e.g., puts, ca										
Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Y	3A. Deemed Execution Date ear) any (Month/Day/Yo	4. Transactio Code	5. Number	6. Da and I	ate Exercis Expiration nth/Day/Y	sable Date	7. Ti of Ui Secu	tle and Amount nderlying	Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned Following Reported Transaction(s)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirec Beneficial Ownershi (Instr. 4)

			Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock	\$ 0	06/22/2005	A		31.87		<u>(1)</u>	<u>(1)</u>	Common Stock	31.87	(1)	46,414.02	D	

### **Reporting Owners**

	Relationships					
Reporting Owner Name / Address	Director	10% Owner	Officer	Other		
SPANGLER MEREDITH R						
668 HEMPSTEAD PLACE	X					
CHARLOTTE, NC 28207-2320						

## **Signatures**

Meredith Riggs Spangler/RogerC. McClary POA	06/23/2005		
**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) 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.