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

1. 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				3. Date of Earliest Transaction (Month/Day/Year) 07/13/2005								C	Officer (giv	ve title below)	c	ther (specify	below)	
(Street) SPARTANBURG, SC 29302				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							
(City)	(State)	(Zip)			Ta	ole I -	Non-De	rivativ	e Securiti	ies Acqui	ired, D	Disposed	l of, or Ben	eficially Ov	vned		
(Instr. 3)		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year		ate, if ((Instr. 8)		(A) or	Securities Acquired A) or Disposed of (D) nstr. 3, 4 and 5) (A) or		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)			Ownership Form: Direct (D)		7. Nature of Indirect Beneficial Ownership (Instr. 4)		
C	Gr. 1						Code	V	Amou		Price	27.00	25.00			(Instr. 4)		
Common												37,99 250	93.09			D I	Bar De Co	
Common	Stock											4,984	1			I		rnet v Trst
Common	Stock											400				I	By Da Ma	ughter
Common Stock											400	400			I	By Jol	son	
Common Stock											450			I		son lliam		
Reminder: I	Report on a s	eparate line for eac	h class of securities	beneficia	lly o	wned di	rectly	Perso	ons whained i	n this fo	rm are i	not re	quired	of informato respon	d unless t		EC 147	4 (9-02)
			Table II -	Derivativ								y Owne	ed					
Derivative Conversion D		3. Transaction Date (Month/Day/Year		if Transaction of D Code Secu ar) (Instr. 8) Acq or D of (I (Inst		5. Nun of Der Securit Acquir or Disp of (D) (Instr. and 5)	vative ies ed (A) oosed	and Ex (Month	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amoun of Underlying Securities (Instr. 3 and 4)			8. Price of Derivative Security (Instr. 5)	Derivative Securities Beneficiall Owned Following Reported Transaction	Ownersh Form of Derivativ Security: Direct (I or Indirect)		11. Nature of Indirec Beneficial Ownershi (Instr. 4)
				Code	V	(A)	(D)	Date Exercis	sable [Expiration Date	Title	or N	lumber		(Instr. 4)	(Inst	. 4)	
Phantom Stock	\$ 0	07/13/2005		A		32.79)	<u>(1</u>)	(1)	Comm Stoc		32.79	(1)	9,710.9	3)	
Director Stock Unit Plan	\$ 0	07/13/2005		A	V	548.4	4	<u>(2</u>	2)	(2)	Comm Stoc	1	48.44	<u>(2)</u>	57,525.0	03)	

Reporting Owners

		Relationsh	nips	
Reporting Owner Name / Address	Director	10% Owner	Officer	Other

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Signatures

William Barnet, III/Roger C. McClary POA	07/14/2005
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.
- (2) Reinvested Director Deferred Compensation and Stock Unit Plan dividend Equivilents. Director Deferred Compensation and Stock Unit Plan units may be settled in stock 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.