FORM 4	4
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

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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 TILLMAN ROBERT L	2. Issuer Name and BANK OF AME			0 0	AC]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner					
(Last) (First) LOWES COMPANIES, 100 BOULEVARD	A L ALLER	3. Date of Earliest Tr 04/26/2006	ansaction (N	/lonth	/Day/Yea	r)		Officer (give title below)Ot	her (specify belo	ow)	
(Street) MOORESVILLE, NC 28117		4. If Amendment, Date Original Filed(Month/Day/Year)						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)	1	fable I - No	n-De	rivative S	ecurities	s Acqu	ired, Disposed of, or Beneficially Owr	ied		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)			sposed o	f (D)	Owned Following Reported Transaction(s)		Beneficial			
		(Month/Day/Year)	Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)	
Common Stock								20,000	D		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained SEC 1474 (9-02) in this 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)														
	Conversion		3A. Deemed Execution Date, if any (Month/Day/Year)	Code	ction 3)	Securities Acquired (A or Disposed (D)	rivative and Expiration Date (Month/Day/Year) Underlying Securities (Instr. 3 and 4) Security (Instr. 5) bisposed of) str. 3, 4, and		Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned Following Reported Transaction(s)	Ownership Form of Derivative Security: Direct (D) or Indirect (I)	Beneficial			
				Code	v	(A)	(D)	Exercisable	Expiration Date	Title	Amount or Number of Shares		(Instr. 4)	(Instr. 4)	
Phantom Stock	\$ 0	03/24/2006		А	V	34.23 (1)		<u>(2)</u>	<u>(2)</u>	Common Stock	34.23	\$ 0	3,278.36	D	
Phantom Stock	\$ 0	04/26/2006		А		3,353.59 (<u>3</u>)		<u>(2)</u>	<u>(2)</u>	Common Stock	3,353.59	\$ 0	6,631.95	D	

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
TILLMAN ROBERT L LOWES COMPANIES 1000 LOWES BOULEVARD MOORESVILLE, NC 28117	Х						

Signatures

Robert L. Tillman/Roger C. McClary POA

**Signature of Reporting Person

04/27/2006 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. 78 ff(a).

(1) Reinvested Phantom Stock dividends which are exempt under Rule 16b-3. Phantom Stock units may be settled in cash on death or termination of service as a director.

(3) Shares represent payment of the restricted stock portion of the annual Directors' compensation under the Bank of America Corporation Directors' Stock Plan in transactions exempt under Rule 16b-3.

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.

⁽²⁾ Phantom stock units may be settled in cash upon death or termination of service as a director.