FORM 4

(Print or Type Responses)

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

OMB APPROVAL
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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 Person – LEWIS KENNETH D			BANK OF AM			~ .		(Check all applicable) _X_Director10% Owner							
(Last) (First) (Middle) 100 NORTH TRYON STREET, NC1-007-23- 02			3. Date of Earliest Transaction (Month/Day/Year) 09/22/2006						X Officer (give title below) Other (specify below) Chairman CEO and Pres						
(Street) CHARLOTTE, NC 28255			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)	Ta	Table I - Non-Derivative Sec					rities Acquired, Disposed of, or Beneficially Owned						
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	(Instr. 8)		4. Securities Acquir (A) or Disposed of (Instr. 3, 4 and 5)		of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D)	7. Nature of Indirect Beneficial Ownership				
				Code	V	Amount	(A) or (D)	Price		or Indirect (I) (Instr. 4)	(Instr. 4)				
Common Stock		09/22/2006		S ⁽¹⁾		1,000	D	\$ 52.67	1,285,255	D					
Common Stock		09/22/2006		S ⁽¹⁾		1,500	D	\$ 5,269	1,283,755	D					
Common Stock		09/22/2006		S ⁽¹⁾		2,300	D	\$ 52.56	1,281,455	D					
Common Stock		09/22/2006		S ⁽¹⁾		4,800	D	\$ 52.64	1,276,655	D					
Common Stock		09/22/2006		S ⁽¹⁾		5,700	D	\$ 52.53	1,270,955	D					
Common Stock		09/22/2006		S ⁽¹⁾		7,400	D	\$ 52.68	1,263,555	D					
Common Stock		09/22/2006		S ⁽¹⁾		9,400	D	\$ 52.61	1,254,155	D					
Common Stock		09/22/2006		S ⁽¹⁾		9,500	D	\$ 52.55	1,244,655	D					
Common Stock		09/22/2006		S ⁽¹⁾		10,100	D	\$ 52.70	1,234,555	D					
Common Stock		09/22/2006		S ⁽¹⁾		11,700	D	\$ 52.52	1,222,855	D					
Common Stock		09/22/2006		S ⁽¹⁾		11,700	D	\$ 52.62	1,211,155	D					
Common Stock		09/22/2006		S ⁽¹⁾		13,900	D	\$ 52.58	1,197,255	D					
Common Stock		09/22/2006		S ⁽¹⁾		21,200	D	\$ 52.63	1,176,055	D					
Common Stock		09/22/2006		S ⁽¹⁾		37,400	D	\$ 52.49	1,138,655	D					
Common Stock		09/22/2006		S ⁽¹⁾		39,600	D	\$ 52.51	1,099,055	D					
Common Stock		09/22/2006		S ⁽¹⁾		53,500	D	\$ 52.50	1,045,555	D					
Common Stock									18,817.18	I	Thrift Trust				

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

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

			(8.7]		,										
1. Title of	2.	3. Transaction	3A. Deemed	4.		5.		6. Date Exer	cisable	7. Tit	le and	8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transact	ion	Num	ber	and Expiration Date		Amount of I		Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code		of		(Month/Day/Year)		Underlying S		Security	Securities	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	1	Deriv	ative		Secur	Securities (Instr. 5)		Beneficially	Derivative	Ownership	
	Derivative				Securities				(Instr. 3 and			Owned	Security:	(Instr. 4)	
	Security			Acquired		ired		4)			Following	Direct (D)			
						(A) o							Reported	or Indirect	
						Dispo	osed	sed					Transaction(s)	(I)	
						of (D							(Instr. 4)	(Instr. 4)	
						(Instr									
						4, and	d 5)								
											Amount				
								D.	Б		or				
									Expiration	Title	Number				
								Exercisable	Date		of				
				Code	V	(A)	(D)				Shares				

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director Owner		Officer	Other				
LEWIS KENNETH D 100 NORTH TRYON STREET NC1-007-23-02 CHARLOTTE, NC 28255	X		Chairman CEO and Pres					

Signatures

Kenneth D. Lewis/Roger C. McClary POA	09/22/2006
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) Option exercise and sale of shares sufficient to pay option exercise price and applicable taxes in accordance with a written plan established July 27, 2006 pursuant to Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.

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

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