FORM	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

(Print or Type Responses)		<u> </u>									
1. Name and Address of Re NEIL COTTY	2. Issuer Name and BANK OF AME					5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director					
BANK OF AMERICA	3. Date of Earliest Tr 02/15/2007	ansaction (N	/Ionth	/Day/Yea	ır)						
CHARLOTTE, NC 28	4. If Amendment, Da	te Original I	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)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)		(Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			Transaction(s)	Ownership Form:	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		02/15/2007		М		1,703	А	\$ 53.85	11,972	D	
Common Stock		02/15/2007		F <mark>(1)</mark>		723	D	\$ 53.85	11,249	D	
Common Stock									2,586.74	Ι	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

(<i>e.g.</i> , puts, calls, warrants, options, convertible securities)															
Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)		Code	de 5. Number of Derivative Securities			6. Date Exer Expiration E (Month/Day	Date	7. Title and Amount of Underlying Securities		Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned Following Reported	Ownership Form of Derivative Security: Direct (D) or Indirect	Beneficial
				Code	v	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares		Transaction(s) (Instr. 4)	(1) (Instr. 4)	
Option, Right to Buy	\$ 53.85	02/15/2007		А		84,000		(2)	02/15/2017	Common Stock	84,000	\$ 0	84,000	D	
Restricted Stock Units	\$ 0 <mark>(3)</mark>	02/15/2007		А		15,434		<u>(4)</u>	02/15/2010	Common Stock	15,434	\$ 0	15,434	D	
Restricted Stock Units	\$ 47.06	02/15/2007		М			1,703	<u>(5)</u>	02/15/2008	Common Stock	1,703	\$ 0	1,703	D	

Reporting Owners

		Relationships							
	Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
H N	NEIL COTTY BANK OF AMERICA CORPORATION NC1-007-19-12 CHARLOTTE, NC 28255			Chief Accounting Officer					

Signatures

**Signature of Reporting Person

02/15/2007 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) Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock which is exempt under Rule 16b-3(e).
- (2) These options, which are exempt under Rule 16b-3(d), fully vest on the third anniversary of the grant date. The proceeds must be held for three years following exercise.
- (3) Each restricted stock unit represents a contingent right to receive one share of Bank of America common stock.
- (4) These restricted stock units, which are exempt under Rule 16b-3(d), vest on the third anniversary of the grant date.
- (5) These units, which are exempt under Rule 16b-3(d), vest in three equal installments commencing on the first anniversary of the grant date.

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.