FORM 4	ŀ
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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).

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

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

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 Repor THAIN JOHN A	2. Issuer Name a BANK OF AM			0.		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner				
(Last) (First) C/O BANK OF AMERIC CORPORATION, 101 S NC1-002-29-01	3. Date of Earliest 01/21/2009	Transactio	on (M	Ionth/Day	'Year)		X_Officer (give title below) Other (specify below) Pres Glbl Bkg Sec & Wlth Mgmt			
(Street) CHARLOTTE, NC 2825	4. If Amendment,	Date Origi	nal F	filed(Month	Day/Yea	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 2. Transact (Instr. 3) Date (Month/Dat		2A. Deemed Execution Date, if any (Month/Day/Year)	Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			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
		(Hondi Day, Four)	Code	v	Amount	(A) or (D)	Price		or Indirect (I) (Instr. 4)	
Common Stock	01/21/2009		Р		84,600		\$ 5.713 (1)	549,671	D	
Common Stock								214,875	Ι	GRAT

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 in this form are not required to respond unless the form displays a currently valid OMB control number. SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

	(e.g., puts, calls, warrants, options, convertible securities)														
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	Number		and Expirati	on Date	Date Amount of		Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code				(Month/Day	Month/Day/Year) Underlying		Security	Securities	Form of	Beneficial	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)		Deriv	ative			Securities (Instr. 5)		Beneficially	Derivative	Ownership	
	Derivative					Secur	Securities ((Instr. 3 and			Owned	Security:	(Instr. 4)	
	Security						Acquired			4)			0	Direct (D)	
						(A) or							Reported	or Indirect	
					Disposed								Transaction(s)	< / .	
						of (D)							(Instr. 4)	(Instr. 4)	
						(Instr. 3,									
						4, and 5)									
											Amount				
								Date	Expiration		or				
								Exercisable		Title	Number				
								Excicisable	Dute		of				
				Code	V	(A)	(D)				Shares				

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
THAIN JOHN A C/O BANK OF AMERICA CORPORATION 101 SOUTH TRYON ST. NC1-002-29-01 CHARLOTTE, NC 28255			Pres Glbl Bkg Sec & Wlth Mgmt					

Signatures

John A. Thain/Roger C. McClary POA

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).
- The price in Column 4 is a weighted average price. The prices actually paid ranged from \$5.43 per share to \$6.36 per share. Upon written request from the Securities and (1) Exchange Commission staff, the Issuer or a security holder of the Issuer, the reporting person will provide full information regarding the number of shares purchased at each price within the range.

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.