FORM 4

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

OMB APPR	OVAL
OMB Number:	3235-0287
Estimated average	burden
hours per response	0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

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) 1. Name and Address of Reporting Person * DESOER BARBARA J				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) Director 10% Owner					
(Last) (First) (Middle) 100 NORTH TRYON STREET				3. Date of Earliest Transaction (Month/Day/Year) 12/31/2009							X_Officer (give title below) Other (specify below) Pres, Bk of America Home Loans					
(Street)				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)				Table I - Non-Derivative Securities Acqu							lired, Disposed of, or Beneficially Owned					
Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year		r) any		e, if C	(Instr. 8)		(A) or Disposed (Instr. 3, 4 and 5		of (D) Owned Follow Transaction(s) (Instr. 3 and 4)		ing Reported		Form: Direct (D) or Indirect (I)	Indire Bene	ficial ership	
Stock						Couc	Ì	Timoun			200,526			I	By J Revo	ocable
Common Stock									1	13,499.80				Thri Trus		
Report on a s	eparate line for eacl		Derivat	ive Sec	curities	s Acqui	Persin thi	ons whis form	are not currently	required valid O neficially	d to respond MB control r	unless the		ained SE	EC 1474	4 (9-02)
Derivative Conversion [4. 5. Num f Transaction Derivat Code Securiti (Instr. 8) Acquire or Disp (D)			mber of ative ities ired (A) sposed of . 3, 4,		ate Exercisable Expiration Date		7. Title and Amount of Underlying Securities (Instr. 3 and 4)			Derivative Securities Beneficially Owned Following Reported	Owner Form Deriva Securi Direct or Ind	of vative rity:	of Beneficial Ownershi (Instr. 4)	
			Code	v	(A)	(D)	Date Exercis			Title	Amount or Number of Shares		(Instr. 4)	(Instr	: 4)	
	12/31/2009		Α	1	30,27	77	(2	2)	(2)	Commo	1130.277	\$ 0	254,25	56 I	`	
	Stock Stock Conversion or Exercise Price of Derivative	Stock Stock Stock 2. Conversion or Exercise Price of Derivative StabARBARA J (First) (First) (Street) (Street) (State) (State) (State) (State) (State) (State) (State)	A BARBARA J (i) (First) (Middle) TH TRYON STREET (Street) OTTE, NC 28255 (i) (State) (Zip) ecurity 2. Transaction Date (Month/Day/Year) Stock Table II - 2. Conversion or Exercise Price of Derivative (Month/Day/Year) 3A. Deemed Execution Date, if any (Month/Day/Year)	A BARBARA J (First) (Street) (Street) (Street) (State) (State) (Zip) (Stock) Conversion or Exercise Price of Derivative Security (Street) (Street) (State) (State) (Zip) (Zip) 2. Transaction Date (Month/Day/Year)	A BARBARA J (First) (TH TRYON STREET (Street) (Street) (Street) (Street) (Street) (Street) (A Lif Amendme (Month/Day/Year) (Street) (Street) (A Lif Amendme (Month/Day/Year) (Street) (A Lif Amendme (Month/Day/Year)	A BARBARA J (Middle) (Street) (Zip) (A. Deemed Execution Date, if any (Month/Day/Year) (Month/Day/Year)	BANK OF AMERICA (a) (First) (First) (Street) OTTE, NC 28255 (State) 2. Transaction Date (Month/Day/Year) Stock Code Stock Table II - Derivative Securities Acqui (e.g., puts, calls, warrants, of Date (Month/Day/Year) Tansaction Date (e.g., puts, calls, warrants, of Date (Month/Day/Year) Sources (Month/Day/Year) A. Deemed Execution Date, if OTTE, NC 28255 Code Table II - Derivative Securities Acqui (e.g., puts, calls, warrants, of Date (Month/Day/Year) OTTE, NC 28255 Table II - Derivative Securities Acqui (e.g., puts, calls, warrants, of Date (Month/Day/Year) OTTE, NC 28255 Table II - Derivative Securities Acqui (e.g., puts, calls, warrants, of Code (Instr. 8) S. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	BANK OF AMERICA CORP (First) (First) (Street) (State) (State) (State) (State) (State) (Zip) (State) (An If Amendment, Date Original File or Table I - Non-Date (Instr. 8) (Month/Day/Year) (Month/Day/Year) (Code (Instr. 8) (Month/Day/Year) (Code (Instr. 8) (Month/Day/Year) (Code (Instr. 8) (Month/Day/Year) (Code (Instr. 8) (C	BARBARA J BANK OF AMERICA CORP / DE / D	BANK OF AMERICA CORP /DE/ [BAC] (Middle) 3. Date of Earliest Transaction (Month/Day/Year) 12/31/2009 4. If Amendment, Date Original Filed(Month/Day/Year) Table I - Non-Derivative Securities Acquired, Disposed of, or Be (e.g., puts, calls, warrants, options, convertible security Table II - Derivative Securities Acquired, Disposed of, or Be (e.g., puts, calls, warrants, options, convertible security (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed of, or Be (e.g., puts, calls, warrants, options, convertible security (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed of, or Be (e.g., puts, calls, warrants, options, convertible security (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed of, or Be (e.g., puts, calls, warrants, options, convertible security (Month/Day/Year) Date Execution Date (Instr. 3, 4, and 5) Date Expiration Date (Month/Day/Year) Date Expiration Date Expiration Date (Month/Day/Year)	BARBARAJ BANK OF AMERICA CORP / DE / [BAC] 3. Date of Earliest Transaction (Month/Day/Year) 12/31/2009 4. If Amendment, Date Original Filed(Month/Day/Year) OTTE, NC 28255 2. Transaction Date (Month/Day/Year) BANK OF AMERICA CORP / DE / [BAC] 3. Date of Earliest Transaction (Month/Day/Year) 4. If Amendment, Date Original Filed(Month/Day/Year) Table I - Non-Derivative Securities Acquired (A) or Disposed of (D) (Instr. 8) (A) or Disposed of (D) (Instr. 8) (A) or Disposed of (D) (Instr. 8) Code V Amount (D) Price Persons who respond to the in this form are not required displays a currently valid O Table II - Derivative Securities Acquired, Disposed of, or Beneficially (e.g., puts, calls, warrants, options, convertible securities) Table II - Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) Table II - Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) Table II - Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) Table II - Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) Table II - Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) Date (Month/Day/Year) Date (Month/Day/Year) Date (Expiration Date (Instr. 3) Title Expiration Title Expiration Title Expiration Date (Instr. 3)	BARBARA J BANK OF AMERICA CORP /DE/ [BAC] Director X Officer (git X Officer (git	BARBARAJ BANK OF AMERICA CORP /DE / [BAC] (First) (Street) A. If Amendment, Date Original Filed, Month/Day/Year) (Street) A. If Amendment, Date Original Filed, Month/Day/Year) (State) (Zip) Table 1 - Non-Derivative Securities Acquired, Disposed of, Or Beneficially owned directly or indirectly. (Instr. 3, 4 and 5) (Instr. 3 and 4) Persons who respond to the collection of informa in this form are not required to respond unless the displays a currently valid OMB control number. Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (C.g., puts, calls, warrants, options, convertible securities) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (C.g., puts, calls, warrants, options, convertible securities) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (C.g., puts, calls, warrants, options, convertible securities) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (C.g., puts, calls, warrants, options, convertible securities) (Instr. 3 and 4) Amount of Underlying Securities) Securities (Instr. 3) Amount of Underlying Securities) Title and Amount of Underlying Securities Securities Securities Securities Securities Securities (Instr. 3) Amount or Underlying Securities Securities Securities Securities Securities (Instr. 3) Date Expressible Date Title Amount or Number of Number of Number of Underlying Securities S	BARBARA'J BANK OF AMERICA CORP DE / [BAC] (Check all applic price of pric	BARBARÂ J SANK OF AMERICA CORP /DE/ [BAC]	BARBARÂ J BANK OF AMERICA CORP / DE / [BAC] (Middle) 3. Date of Earliest Transaction (Month/Day/Year) (Sixed) 4. If Amendment, Date Original Filed/Month/Day/Year) (Month/Day/Year) (Mont

		Relationships						
Reporti	Reporting Owner Name / Address		10% Owner	Officer	Other			
100 NO	R BARBARA J RTH TRYON STREET OTTE, NC 28255			Pres, Bk of America Home Loans				

Signatures

Barbara J. Desoer/Roger C. McClary POA	01/04/2010
**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) Each Stock Unit is the economic equivalent of one share of Bank of America common stock.
- (2) The Stock Units were awarded pursuant to the terms of a Stock Unit Award Agreement which is exempt under Rule 16b-3(d). These units vest upon grant and are payable solely in cash as follows: 1/36th of the Stock Units shall be paid on the last business day of each month during the three year period beginning in January 2010 and ending in December 2012.

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.