FORM 4

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

| OMB APPI | ROVAL |
|-------------------|-----------|
| OMB Number: | 3235-0287 |
| Estimated average | e burden |
| hours per respons | e 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

| (Tillit of Tyl | e Responses | ,) | 1 | | | | | | | | | | | | |
|--|---|--|--|--|--|---|---|--|--|--|---|--|--|--|--|
| 1. Name and Address of Reporting Person* LOZANO MONICA C | | | 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)XDirector10% Owner | | | | | |
| (Last) (First) (Middle) 100 NORTH TRYON STREET | | | | 3. Date of Earliest Transaction (Month/Day/Year) 01/22/2010 | | | | | | - | Officer (g | ive title below) | Oth | er (specify belo | ow) |
| (Street) CHARLOTTE, NC 28255 | | | | 4. If Amendment, Date Original Filed(Month/Day/Year) | | | | | | | 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting PersonForm filed by More than One Reporting Person | | | | |
| (City) | (City) (State) (Zip) | | | Table I - Non-Derivative Securities Acqu | | | | | es Acquire | ired, Disposed of, or Beneficially Owned | | | | | |
| (Instr. 3) Date | | 2. Transaction Date (Month/Day/Year) | Execution any | 2A. Deemed Execution Date, if any Month/Day/Year) | | saction 3) | 4. Secur (A) or D (Instr. 3. | Disposed 3, 4 and 5 | of (D) Beneficial | | t of Securities ly Owned Following Fransaction(s) nd 4) | | Ownership Form: Direct (D) r Indirect | Beneficial Ownership | |
| | | | | | | Code | v | Amount | (A) or (D) | Price | | | ` | I) Instr. 4) | |
| Common | Stock | | 01/22/2010 | | | P | | 2,000 | A | \$ 3, | 3,000 | | I |) | |
| Reminder: I | Report on a s | eparate line for ea | ch class of securities | s beneficia | lly owned | d directly | Perso | ons who | this fo | ond to the orm are no rrently vali | t require | d to respo | nd unless th | | 474 (9-02) |
| Damindar: I | Danart on a s | anarata lina for an | ah aloss of socurities | banafiaia | lly owno | directly | or indir | ootly. | | | | | | | |
| 1. Title of Derivative Security | 2. Conversion or Exercise | 3. Transaction | Table II - (3A. Deemed Execution Date, ir) | Derivative (e.g., puts, 4. Transac Code | e Securit calls, wa 5. N oction of Den | ies Acquarrants, Number | Perso conta form ired, Dis options, 6. Date and Exp | ons who nined in display | of, or Bendible security | rently vali neficially O urities) 7. Title and of Underly: Securities | t required id OMB coomed | 8. Price of Derivative Security | 9. Number of Derivative Securities | e 10. Ownersh Form of | 11. Natu of Indire Benefici |
| 1. Title of Derivative | 2. Conversion | 3. Transaction Date | Table II - (| Derivative (e.g., puts, 4. Transac Code | e Securit calls, wa 5. Notion of Detail Detail Security (A) Dispose of (A) | ies Acquerrants, Number rivative rivative durities quired or posed D) str. 3, 4, | Perso conta form ired, Dis options, 6. Date and Exp | ons who nined in display sposed of converti Exercisa piration I | of, or Bendible security | rently vali neficially O urities) 7. Title and of Underly | t required id OMB coomed | 8. Price of Derivative Security (Instr. 5) | 9. Number of Derivative | To 10. Ownersh Form of Derivativ Security: Direct (I or Indire | 11. Nature of Indirect Beneficial (Instr. 4) |
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Reporting Owners

| | Relationships | | | | | |
|--|---------------|--------------|---------|-------|--|--|
| Reporting Owner Name / Address | Director | 10% Owner | Officer | Other | | |
| LOZANO MONICA C 100 NORTH TRYON STREET CHARLOTTE, NC 28255 | X | | | | | |

Signatures

| Monica C. Lozano/Roger C. McClary POA | 01/22/2010 |
|---------------------------------------|------------|
| **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) 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.

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.