FORM 4

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

OMB APPROVAL

OMB Number: 3235-0287
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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).

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

	pe Response											B 1			_	
1. Name and Address of Reporting Person * Montag Thomas K.				2. Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC]							5.	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director X_Officer (give title below) Pres, Glbl Bkg & Markets				
(Last) (First) (Middle) 100 NORTH TRYON STREET				3. Date of Earliest Transaction (Month/Day/Year) 11/30/2010												
(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				
CHARL	OTTE, NO	28255									_	Form filed by	More than One	e Reporting Person	1	
(Cit	y)	(State)	(Zip)	Table I - Non-Derivative Securities Acqui							es Acquire	ired, Disposed of, or Beneficially Owned				
1.Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year					e, if Co	. Transac 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)			6. Ownership Form:	Beneficial	
				(Month/Day/Year)		ear)	Code	V	Amount	(A) or (D)	`	(Instr. 3 and 4) Direct (D or Indirect (I) (Instr. 4)		r Indirect I)	r	
Commor	Stock		11/30/2010				M		16,652	2 A	\$ 0 (1)	6,652		I)	
Common Stock 11/30/2010			11/30/2010				D		16,652	2 D	\$ 10.95	0		I)	
Commor	Common Stock										1	16,131		I		GRAT
Common Stock										3	335,000		I		GRAT II	
Common Stock										3	386,041		I		GRAT III	
Commor	Stock										6	53,252		I		GRAT IV
Reminder:	Report on a	separate line for each	ch class of securities	beneficia	ılly ow	ned di	rectly or	1	•	o resno	nd to the	collection	of inform	ation	SEC	1474 (9-02)
								contai	ined in	this fo	rm are no	t required		d unless the		1474 (9-02)
			Table II -	Derivativ								Owned				
1. Title of Derivative Security (Instr. 3)	Conversion	ise (Month/Day/Year	3A. Deemed Execution Date, if) any (Month/Day/Year	f Transaction o Code S r) (Instr. 8) A o o (I		of Deriv Securiti Acquire or Disp of (D)	Derivative and Exurities (Mont puired (A) Disposed D) tr. 3, 4,		xpiration Date h/Day/Year)		7. Title an of Underly Securities (Instr. 3 an		Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s)	Ownersl Form of Derivati Security Direct (I or Indirects) (I)	Ownersh (Instr. 4)
				Code	V	(A)		Date Exercisa		epiration ate	Title	Amount or Number of Shares		(Instr. 4)	(Instr. 4)	+)
	-					, ,	. ,				Commo					

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
Montag Thomas K. 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Pres, Glbl Bkg & Markets					

Signatures

Thomas K. Montag/Roger C. McClary POA	12/01/2010	
**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.
- The Stock Units were awarded on November 30, 2009 and December 31, 2009 pursuant to a Stock Unit Award Agreement which is exempt under Rule 16b-3(d). These units vested upon grant and are payable solely in cash as follows: in 36 monthly installments beginning January 2011, provided that payments would be accelerated by twelve months upon repayment of our TARP financing. As a result of our repayment of all TARP financing in December 2009, the payment schedule was accelerated to 36 monthly installments beginning January 2010.

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.