

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

OMB APPROVAL					
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INITIAL STATEMENT OF 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 * BOVENDER JACK O JR 2. Date of Event Statement (Mont 08/23/2012		t (Month/I	1 0			and Ticker or Trading Symbol MERICA CORP /DE/ [BAC]					
100 NORTH TRYON STRE	(Middle) EET	e) 08/23/2012				Issuer		Reporting Person(s) to		5. If Amendment, Date Original Filed(Month/Day/Year)	
(Street) CHARLOTTE, NC 28255					-	(Check all applicable) _X_Director				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 Beneficially Owned								wned
1.Title of Security (Instr. 4)		2. Amount of Se Beneficially Ow (Instr. 4)			ally Owne		Form	: Direct r Indirect	4. Nature of Indirect Beneficial Ownership (Instr. 5)		
Common Stock			7	7,000				D			
unless	e for each class of s who respond the form displa e II - Derivative	I to the c ays a cur	ollection rently va	of info	ormation IB contr	n contained in tool number.			•		
1. Title of Derivative Security (Instr. 4) 2. Date Exerc and Expiratio (Month/Day/Year	on Date		rities Und rity	Amount of nderlying Derivative		4. Conversion or Exercise Price of Derivative		nership of ative ity: Direct	6. Nature of Indirect Beneficial Ownership (Instr. 5)		
		Expiration Date	Title	Amount Shares	or Number of	Sec	(I		Indirect 5)		
Reporting Owners	3										

	Relationships					
Reporting Owner Name / Address	Director	10% Owner	Officer	Other		
BOVENDER JACK O JR 100 NORTH TRYON STREET CHARLOTTE, NC 28255	X					

Signatures

Jack O. Bovender, Jr,/Roger C. McClary POA	08/28/2012
**Signature of Reporting Person	Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 5(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).

Remarks:

bovender.txt

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.

POWER OF ATTORNEY

Know all by these presents, that the undersigned hereby Constitutes and appoints each of Roger C. McClary, Kathryn V. Purdom, Rhonda M. Bethea, Linda M. Sinkevitch and Kenneth N. Caesar as the undersigned's true and lawful attorneys-in-fact to:

- 1. execute for and on behalf of the undersigned, in the undersigned's capacity as a reporting person pursuant to Section 16 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), and the rules thereunder of Bank of America Corporation (the "Company"), Forms 3, 4 and 5 in accordance with Section 16(a) of the Exchange Act;
- 2. do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such Form 3, 4 or 5 and timely file such form with the United States Securities and Exchange Commission and the New York Stock Exchange or similar authority; and
- 3. take any other action of any type whatsoever in connection with the foregoing which, in the opinion of any of such attorneys-in-fact, may be of benefit to, in the best interest of, or legally required by, the undersigned, it being understood that the documents executed by any of such attorneys-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as any of such attorneys-in-fact may approve in the discretion of any of such attorneys-in-fact.

The undersigned hereby grants to each such attorney-in-fact full Power and authority to do and perform any and every act and thing Whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that any of such attorneys-in-fact, or the substitute or substitutes of any of such attorneys in-fact, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorneys-in-fact, in serving in such capacity at the request of the undersigned, are not assuming, nor is the Company assuming, any of the undersigned's responsibilities to comply with Section 16 of the Exchange Act.

This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4 and 5 with respect to the undersigned's holdings of and transactions in securities issued by the Company, unless earlier revoked by the undersigned in a signed writing delivered to the foregoing attorneys-in-fact.

IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this 28th day of August, 2012.

Signature:	/S/	Jack	Ο.	Bovender,	Jr
Name:		_Jack	Ο.	Bovender,	Jr