BANK OF AMERICA CORP /DE/

Form 4/A April 29, 2005

FORM 4

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

OMB Number: 3235-0287

Estimated average

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005

OMB APPROVAL

Form 4 or Form 5 obligations may continue.

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

burden hours per response... 0.5

See Instruction 1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * MASSEY WALTER E			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)			
(Last) 830 WESTV	(First) (M	(3. Date of Earliest Transaction (Month/Day/Year) 04/27/2005			_X Director Officer (gives) below)		6 Owner er (specify	
(Street) ATLANTA, GA 30314			4. If Amendment, Date Original Filed(Month/Day/Year) 04/27/2005			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-D	erivative S	ecurities Ac	quired, Disposed	of, or Beneficia	lly Owned
(Instr. 3) any		Execution any			4. Securities onAcquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or Amount (D) Price		Securities Form: Direct Indirect Beneficially (D) or Benefic Owned Indirect (I) Owner		7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock							1,706.07 <u>(1)</u> <u>(2)</u>	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transacti Code (Instr. 8)	5. Number of actionDerivative Securities 8) Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Phantom Stock	\$ 0	04/27/2005		A(3)	2,685.54		<u>(4)</u>	<u>(4)</u>	Common Stock	2,685.54

Reporting Owners

Reporting Owner Name / Address	Relationships						
1	Director	10% Owner	Officer Other				
MASSEY WALTER E 830 WESTVIEW DRIVE SW ATLANTA, GA 30314	X						

Signatures

Walter E. Massey/Roger C. McClary POA

04/29/2005

**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) The securities included in this report and future reports reflect the Company's 2 for 1 stock split on August 27, 2004.
- (2) Includes 3.46 shares acquired with reinvested dividends between September 24, 2004 and March 25, 2005 under the Bank of America S haresDirect dividend reinvestment plan.
- (3) Shares represent payment of a portion of the annual retainer fee and an additional award of restricted shares under the Bank of A merica Corporation Directors' Stock Plan in transactions exempt under Rule 16b-3.
- (4) Phantom stock units may be settled in cash upon death or termination of service as a director.
- (5) Includes 705.52 units acquired with reinvested dividend equivilents between September 24, 2004 and March 25, 2005 under the Bank of America Director stock Deferral Plan.

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.

Reporting Owners 2