

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

SCHEDULE 13G
UNDER THE SECURITIES EXCHANGE ACT OF 1934

E-Loan, Inc.

(Name of Issuer)

Common Stock, \$.001 Par Value

(Title of Class of Securities)

26861P107

(CUSIP Number)

September 17, 1999

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant
to which this Schedule is filed:

Rule 13d-1(b)

Rule 13d-1(c)

Rule 13d-1(d)

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CUSIP No. 26861P107

1 NAME OF REPORTING PERSON: Bank of America Corporation

I.R.S. IDENTIFICATION NO. OF ABOVE PERSON: 560906609

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) (b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION: Delaware

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING
PERSON WITH:

5 Sole Voting Power: 0

6 Shared Voting Power: 2,321,555

7 Sole Dispositive Power: 0
8 Shared Dispositive Power: 2,321,555

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
2,321,555

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES
CERTAIN SHARES []

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9: 5.9%

12 TYPE OF REPORTING PERSON: HC

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CUSIP No. 26861P107

1 NAME OF REPORTING PERSON: NB Holdings Corporation
I.R.S. IDENTIFICATION NO. OF ABOVE PERSON: 561857749

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) [] (b) []

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION: Delaware

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING
PERSON WITH:
5 Sole Voting Power: 0
6 Shared Voting Power: 2,321,555
7 Sole Dispositive Power: 0
8 Shared Dispositive Power: 2,321,555

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING
PERSON
2,321,555

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES
CERTAIN SHARES []

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9: 5.9%

12 TYPE OF REPORTING PERSON: HC

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CUSIP No. 26861P107

1 NAME OF REPORTING PERSON: Bank of America, N.A.

I.R.S. IDENTIFICATION NO. OF ABOVE PERSON: 941687665

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) (b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION: United States

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH:

5 Sole Voting Power: 0

6 Shared Voting Power: 2,321,555

7 Sole Dispositive Power: 0

8 Shared Dispositive Power: 2,321,555

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

2,321,555

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9: 5.9%

12 TYPE OF REPORTING PERSON: BK

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CUSIP No. 26861P107

1 NAME OF REPORTING PERSON: Banc of America Auto Finance Corp.

I.R.S. IDENTIFICATION NO. OF ABOVE PERSON: 953224681

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP: (a) (b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION: Delaware

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH:

5 Sole Voting Power: 2,321,555

6 Shared Voting Power: 0

7 Sole Dispositive Power: 2,321,555

8 Shared Dispositive Power: 0

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

2,321,555

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES []

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9: 5.9%

12 TYPE OF REPORTING PERSON: CO

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ITEM 1 (a) NAME OF ISSUER:

E-Loan, Inc. ("E-Loan")

(b) ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES:

5875 Arnold Road
Dublin, CA 94568

ITEM 2 (a) NAMES OF PERSONS FILING:

Bank of America Corporation
NB Holdings Corporation
Bank of America, N.A.
Banc of America Auto Finance Corp.

(b) ADDRESS OF PRINCIPAL BUSINESS OFFICES:

Bank of America Corporation
100 North Tryon Street
Charlotte, NC 28255

NB Holdings Corporation
1209 Orange Street
Wilmington, DE 19801

Bank of America, N.A.
101 South Tryon Street
Charlotte, NC 28255

Banc of America Auto Finance Corp.
1351 Town Center Drive
Las Vegas, NV 89134

(c) CITIZENSHIP:

Bank of America Corporation - Delaware
NB Holdings Corporation - Delaware
Bank of America, N.A. - United States
Banc of America Auto Finance Corp. - Delaware

(d) TITLE OF CLASS OF SECURITIES:

Common Stock, \$.001 Par Value

(e) CUSIP NUMBER: 26861P107

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ITEM 3 - IF THIS STATEMENT IS FILED PURSUANT TO RULES 13d-1(b)
OR 13d-2(b) OR (c), CHECK WHETHER THE PERSON FILING IS A:

Not Applicable.

ITEM 4 - OWNERSHIP

With respect to the beneficial ownership of each reporting person,
see Items 5 through 8 of the cover pages to this Schedule 13G
applicable to each such person (pp. 2-5), which are incorporated
herein by reference.

ITEM 5 - OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS:

Not Applicable.

ITEM 6 - OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER
PERSON:

Not Applicable.

ITEM 7 - IDENTIFICATION OF THE SUBSIDIARIES WHICH ACQUIRED
THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY:

NB Holdings Corporation
Bank of America, N.A.
Banc of America Auto Finance Corp.

ITEM 8 - IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE
GROUP:

Not Applicable.

ITEM 9 - NOTICE OF DISSOLUTION OF GROUP:

Not Applicable.

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ITEM 10 - CERTIFICATION.

By signing below I certify that, to the best of my knowledge
and belief, the securities referred to above were not acquired and
are not held for the purpose of or with the effect of changing or
influencing the control of the issuer of the securities and were
not acquired and are not held in connection with or as a
participant in any transaction having that purpose or effect.

After reasonable inquiry and to the best of my knowledge and
belief, the undersigned certify that the information set forth
in this statement is true, complete and correct.

DATED: October 8, 1999

Bank of America Corporation
NB Holdings Corporation
Bank of America, N.A.

BY: /s/ NEIL A. COTTY

Neil A. Cotty
Senior Vice President

Banc of America Auto Finance Corp.

BY: /s/ PATRICK S. DORAN

Patrick S. Doran
President

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EXHIBIT A
AGREEMENT AS TO JOINT FILING OF SCHEDULE 13G

In accordance with Rule 13d-1(k)(1) under the Securities Exchange Act of 1934, as amended, the undersigned hereby agree to the joint filing, on behalf of each of them, of a Statement on Schedule 13G (including amendments thereto) with respect to the Common Stock of E-Loan, Inc. Each of them is responsible for the timely filing of such Schedule 13G and any amendments thereto, and for the completeness and accuracy of the information concerning such person contained therein; but none of them is responsible for the completeness or accuracy of the information concerning the other persons making the filing, unless such person knows or has reason to believe that such information is inaccurate.

DATE: October 8, 1999

Bank of America Corporation
NB Holdings Corporation
Bank of America, N.A.

BY: /s/ NEIL A. COTTY

Neil A. Cotty
Senior Vice President

Banc of America Auto Finance Corp.

BY: /s/ PATRICK S. DORAN

Patrick S. Doran
President

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