



Notes are issued under the Program pursuant to Regulation S under the Securities Act of 1933, as amended (the "Act"); have not been registered under the Act; and may not be offered or sold in the United States or to a U.S. person absent registration or an applicable exemption from the registration requirements of the Act.

#### **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

#### **BANK OF AMERICA CORPORATION**

By: /s/ TERESA M. BRENNER  
TERESA M. BRENNER  
Associate General Counsel

Dated: September 13, 2004