

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - **All Filers Are Required To Complete This Page**

1. Registrant Name:

BANK OF AMERICA

2. Address:

1909 K STREET, NW SUITE 710 DC9-920-07-01, WASHINGTON, DC 20006

3. Principal place of business (if different from line 2):

City: Charlotte State/Zip(or Country): NC 28255

4. Contact Name: JOHN E. COLLINGWOOD

Telephone: 2023510111

E-mail (optional): wendy.jamison@bankofamerica.com

Senate ID #: 26400-12

House ID #:

7. Client Name: ☒ Self

TYPE OF REPORT

8. Year 2007 Midyear (January 1 - June 30): ☒ **OR** Year End (July 1 - December 31): ☐

9. Check if this filing amends a previously filed version of this report: ☐

10. Check if this is a Termination Report: ☐ => Termination Date: 11. No Lobbying Activity: ☐

INCOME OR EXPENSES

Complete Either Line 12 **OR** Line 13

12. Lobbying Firms

INCOME relating to lobbying activities for this reporting period was:

Less than \$10,000: ☐

\$10,000 or more: ☐ => Income (nearest \$20,000): _____

Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).

13. Organizations

EXPENSES relating to lobbying activities for this reporting period were:

Less than \$10,000: ☐

\$10,000 or more: ☒ => Expenses (nearest \$20,000): 1,360,000.00

14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

- ☒ **Method A.** Reporting amounts using LDA definitions only
☐ **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code
☐ **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

Registrant Name: BANK OF AMERICA Client Name: Self

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: BAN (one per page)

16. Specific lobbying issues:

HR 1461 Credit Card Accountability and Disclosure Act of 2007 involving prohibition for banks ability to issue student credit cards, et al; HR 1510 Credit Card Repayment Act of 2007 involving additional disclosure requirements on payoff time periods; HR 2146 Universal Default Prohibition Act of 2007 regarding prohibition of risk based credit card practices; S 239 Notification of Risk to Personal Data Act of 2007 regarding additional regulations different from GLBA requirements; S 1178 Identity Theft Prevention Act of 2007 regarding additional requirements on data breach notification; S 1176 Credit Card Minimum Payment Warning Act of 2007 involving additional disclosures on pay off balances; S 1260 Data Security Act of 2007 regarding regulations different from GLBA requirements; S 1395 Government Credit Card Abuse Prevention Act regarding limitation on banks to price products based on risk; Issues related to federal preemptive protection of national bank powers; S 495 Personal Data Privacy and Security Act of 2007 regarding different regulation different from GLBA; HR 111 Bank Holding Company Act supporting national banks engagement in real estate brokerage/management activities; HR 323 Cash Transaction Reporting Requirements involving exempting seasoned customers from CTR requirements; HR 698 Federal Deposit Insurance Act Amendment supporting banning new commercially owned ILCs and limiting activities; HR 1443 Consumer Fairness Finance Act of 2007 preventing prohibition of arbitration clauses in banking consumer products; Issues related to Federal Reserve Regulation Z Amendments; S 1726 Business Activity Tax Simplification Act of 2007 supported prohibiting states from taxing non-resident companies; S 1309 Universal Default Prohibition Act of 2007 regarding prohibition of risk based pricing on consumer products; Legislative activity related to "interchange payments" educating members on use and purpose of interchange. HR 698 Industrial Bank Holding Company Act of 2007 regarding preventing commercial entities from entering banking business; HR 873 Credit Card Payment Fee Act of 2007 regarding prohibition on charging fees for different payment channels; HR 946 Consumer Overdraft Protection Fair Practices Act regarding restricting assessment of overlimit bank fees; HR 958 Data Accountability and Trust Act regarding additional regulations on banks different from GLBA requirements;

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: COLLINGWOOD, JOHN
Covered Official Position (if applicable): N/A
Name: HILL, EDWARD J.
Covered Official Position (if applicable): N/A
Name: MINOT, DARRELL
Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: BANK OF AMERICA Client Name: Self

LOBBYING ACTIVITY.

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: CSP (one per page)

16. Specific lobbying issues:

HR 3046 Social Security Number Privacy and Identity Theft Prevention Act of 2007 involving use of SS# as primary identifier on consumer products; S 495 Personal Data Privacy and Security Act of 2007 regarding different regulations different from GLBA; S 238 Social Security Number Misuse Prevention Act involving limiting use of SS#; HR 964 Spy Act; HR 1525 Internet Spyware (I-SPY) Prevention Act of 2007; S 806 Consumer ID Protection and Security Act; Legislative activity related to President's ID Theft Task Force; HR 2568 Credit Agencies Identity Theft Responsibility Act of 2007 involving notice and consent provisions. HR 836 Cyber Security Enhancement & Consumer Data Protection Act of 2007 involving cyber-security and notification to FBI; HR 948 Social Security Number Protection Act of 2007 attempting to limit use of SS# on consumer accounts and broad definitions of "sale"; HR 1314 Photo Identification Security Act involving prohibiting use of Matricula cards as a form of identification; HR 1685 Data Security Act of 2007 involving notification of security breaches;

17. House(s) of Congress and Federal agencies contacted:
HOUSE OF REPRESENTATIVES
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: COLLINGWOOD, JOHN

Covered Official Position (if applicable): N/A

Name: HILL, EDWARD J.

Covered Official Position (if applicable): N/A

Name: MINOT, DARRELL

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: BANK OF AMERICA Client Name: Self

LOBBYING ACTIVITY.

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15. General issue area code: EDU (one per page)

16. Specific lobbying issues:

S 1762 Higher Education Access Act of 2007 involving interest rate assessment on student loans; HR 5 College Student Relief Act involving interest rate calculation on student lending; HR 890, S. 486, S 51, S 1642, S 1704, S 1868 Legislative activity related to Student Lending activities and interest rates.

17. House(s) of Congress and Federal agencies contacted:

Education, Dept of
HOUSE OF REPRESENTATIVES
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: COLLINGWOOD, JOHN

Covered Official Position (if applicable): N/A

Name: HILL, EDWARD J.

Covered Official Position (if applicable): N/A

Name: MINOT, DARRELL

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: BANK OF AMERICA Client Name: Self

LOBBYING ACTIVITY.

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: FIN (one per page)

16. Specific lobbying issues:

S 1145, IS, HR 1909 Patent Reform Act of 2007 regarding limiting bank exposure to business method patent litigation. Monitored issues associated with hedge funds; Monitored administration "tax gap" recommendations affecting credit issuers and/or acquirers; S 1762 Higher Education Access Act of 2007 involving student lending practices and rate assessment; Legislative activity related to ILCs; S 1299 Borrower's Protection Act of 2007 involving consumer's understanding of mortgage process; Legislative activity related to Basel II; Issues related to Patent Reform Legislation & Patent Quality;

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: COLLINGWOOD, JOHN

Covered Official Position (if applicable): N/A

Name: HILL, EDWARD J.

Covered Official Position (if applicable): N/A

Name: MINOT, DARRELL

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: BANK OF AMERICA Client Name: Self

LOBBYING ACTIVITY

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15. General issue area code: HOU (one per page)

16. Specific lobbying issues:

HR 480 amend the Truth in Lending Act to prohibit issuance of residential mortgages to any individual who lacks a Social Security account number; S 1100 Federal Housing Enterprise Regulatory Reform Act of 2007 involving secondary mortgage practices; HR 1427 Federal Housing Financing Reform Act of 2007 involving consumer education of mortgage lending; HR 1852 Expanding American Homeownership Act of 2007 involving use of risk base pricing in consumer mortgage products.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: COLLINGWOOD, JOHN

Covered Official Position (if applicable): N/A

Name: HILL, EDWARD J.

Covered Official Position (if applicable): N/A

Name: MINOT, DARRELL

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: BANK OF AMERICA Client Name: Self

LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: TAX (one per page)

16. Specific lobbying issues:

Issues related to Qualified Zone Academy Bonds; Issues on Tax Gap. HR 2 Modifications to Internal Revenue Code Sec 470 involving retroactive tax treatment of sale, lease and taxes on non-qualified deferred compensation; S 1624 Publicly traded partnerships; HR 1509, S 940 - To amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income; Issues related to Senate Finance Committee reported energy tax package; Issues related to Community Forestry Bonds;

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: COLLINGWOOD, JOHN

Covered Official Position (if applicable): N/A

Name: HILL, EDWARD J.

Covered Official Position (if applicable): N/A

Name: MINOT, DARRELL

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Signature: ON FILE Date: Aug 14, 2007

Printed Name and Title: KENNETH A. GROSS (PARTNER - SKADDEN, ARPS, SLAT -

Information Update Page:

Complete ONLY where registration information has changed.

LOBBYIST UPDATE

23. Name of each previously reported individual who is NO LONGER expected to act as a lobbyist for the client

ISSUE UPDATE

24. General lobbying issues previously reported that NO LONGER pertain

AFFILIATED ORGANIZATIONS

25. Add the following organization(s)

26. Name of each previously reported organization that is NO LONGER affiliated with the registrant or client

FOREIGN ENTITIES

27. Add the following foreign entities

28. Name of each previously reported foreign entity the NO LONGER owns, OR controls, OR is affiliated with the registrant, client or affiliated organization

Signature: ON FILE Date: Aug 14, 2007

Printed Name and Title: -