

Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515	Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510
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SECRETARY OF THE SENATE  
05 FEB 15 PM 4:39

## LOBBYING REPORT

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

1. Registrant Name <b>Bank of America</b>			
2. Address <input type="checkbox"/> Check if different than previously reported <b>730 15th Street, NW Mail Code: DC1-701-05-11</b>			
3. Principal Place of Business (if different from line 2)  City: <b>Washington</b> State/zip (or Country) <b>D.C. 20005</b>			
4. Contact Name <b>Jeanne-Marie Murphy</b>	Telephone <b>(202) 624-4134</b>	E-mail (optional)	5. Senate ID # <b>26400-12</b>
7. Client Name <input type="checkbox"/> Self <b>N/A</b>			6. House ID # <b>31067000</b>

**TYPE OF REPORT** 8. Year 2004 Midyear (January 1-June 30)  OR Year End (July 1-Dec)

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 Lobbyin

### INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSES relating to lobbying activities for this reporting period were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input type="checkbox"/> ⇨ \$ _____ Income (nearest \$20,000)	\$10,000 or more <input type="checkbox"/> ⇨ \$ <u>176,00</u> Expenses (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).	14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of
	<input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definiti
	<input type="checkbox"/> Method B. Reporting amounts under section 6033 Internal Revenue Code
	<input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code

Signature

*Jeanne-Marie Murphy*

Date

2/15/05

Printed Name and Title Jeanne-Marie Murphy, Senior Vice President, Federal Government Rela

LD-2 (REV. 4/03)

PAGE 1 of

Registrant Name Bank of America Client Name N/A

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

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

16. Specific lobbying issues

- 1. H.R. 111, Community Choice in Real Estate
- 2. S. 98, Community Choice in Real Estate Act of 2003
- 3. J.R. 453, Municipal Deposit Insurance Protection Act of 2003
- 4. H.R. 522, Federal Deposit Insurance Reform Act of 2003
- 5. H.R. 1846, Credit Availability For Woman-Owned Business Act of 2003
- 6. S. 229, Safe and Fair Deposit Insurance Act of 2003
- 7. S. 913 Deposit Insurance Fairness and Economic Opportunity Act

17. House(s) of Congress and Federal agencies contacted  Check if None

- 1. United States House of Representatives; United States Senate
- 2. United States House of Representatives; United States Senate
- 3. United States House of Representatives; United States Senate
- 4. United States House of Representatives; United States Senate
- 5. United States House of Representatives; United States Senate
- 6. United States House of Representatives; United States Senate
- 7. United States House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
1. Jeanne-Marie Murphy; Edward J. Hill	
2. Jeanne-Marie Murphy; Edward J. Hill	
3. Jeanne-Marie Murphy; Edward J. Hill	
4. Jeanne-Marie Murphy; Edward J. Hill	
5. Jeanne-Marie Murphy; Edward J. Hill	
6. Jeanne-Marie Murphy; Edward J. Hill	
7. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne-Marie Murphy Date 2/15/08



Registrant Name Bank of America Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

- 8. H.R. 758, Business Checking Freedom Act of 2003
- 9. H.R. 859, Business Checking Freedom Act of 2003
- 10. S. 553, Business Checking Freedom Act of 2003
- 11. H.R. 1375, Financial Services Regulatory Relief Act of 2003
- 12. H.R. 1474, Check Clearing For The 21st Century Act
- 13. H.R. 70, Social Security On-Line Privacy Protection Act
- 14. H.R. 338, Defense of Privacy Act

17. House(s) of Congress and Federal agencies contacted  Check if None

- 8. United States House of Representatives; United States Senate
- 9. United States House of Representatives; United States Senate
- 10. United States House of Representatives; United States Senate
- 11. United States House of Representatives; United States Senate
- 12. United States House of Representatives; United States Senate
- 13. United States House of Representatives; United States Senate
- 14. United States House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
8. Jeanne-Marie Murphy; Edward J. Hill	
9. Jeanne-Marie Murphy; Edward J. Hill	
10. Jeanne-Marie Murphy; Edward J. Hill	
11. Jeanne-Marie Murphy; Edward J. Hill	
12. Jeanne-Marie Murphy; Edward J. Hill	
13. Jeanne-Marie Murphy; Edward J. Hill	
14. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne-Marie Murphy Date 2/15/05



Registrant Name Bank of America Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

- 15. H.R. 637, Social Security Number Misuse Prevention Act
- 16. H.R. 791, Privacy Protection Clarification Act
- 17. H.R. 818, Identity Theft Consumer Notification Act
- 18. H.R. 858, Identity Theft Penalty Enhancement Act
- 19. H.R. 1636, Consumer Privacy Protection Act of 2003
- 20. H.R. 1766, National Uniform Privacy Standards Act of 2003
- 21. H.R. 2035, Identity Theft Financial Privacy Protection Act of 2003

17. House(s) of Congress and Federal agencies contacted  Check if None

- 15. United States House of Representatives; United States Senate
- 16. United States House of Representatives; United States Senate
- 17. United States House of Representatives; United States Senate
- 18. United States House of Representatives; United States Senate
- 19. United States House of Representatives; United States Senate
- 20. United States House of Representatives; United States Senate
- 21. United States House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
15. Jeanne-Marie Murphy; Edward J. Hill	
16. Jeanne-Marie Murphy; Edward J. Hill	
17. Jeanne-Marie Murphy; Edward J. Hill	
18. Jeanne-Marie Murphy; Edward J. Hill	
19. Jeanne-Marie Murphy; Edward J. Hill	
20. Jeanne-Marie Murphy; Edward J. Hill	
21. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne-Marie Murphy Date 2/15/05



Registrant Name Bank of America Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

- 22. H.R. 2617, Consumer Identity and Information Security Act of 2003
- 23. H.R. 2633, Identity Theft Protection and Information Blackout Act of 2003
- 24. S. 153, Identity Theft Penalty Enhancement Act
- 25. S. 223, Identity Theft Prevention Act
- 26. S. 228, Social Security Number Misuse Prevention Act
- 27. S. 745, Privacy Act of 2003
- 28. S. 1350, Notification of Risk To Personal Data Act

17. House(s) of Congress and Federal agencies contacted  Check if None

- 22. United States House of Representatives; United States Senate
- 23. United States House of Representatives; United States Senate
- 24. United States House of Representatives; United States Senate
- 25. United States House of Representatives; United States Senate
- 26. United States House of Representatives; United States Senate
- 27. United States House of Representatives; United States Senate
- 28. United States House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
22. Jeanne-Marie Murphy; Edward J. Hill	
23. Jeanne-Marie Murphy; Edward J. Hill	
24. Jeanne-Marie Murphy; Edward J. Hill	
25. Jeanne-Marie Murphy; Edward J. Hill	
26. Jeanne-Marie Murphy; Edward J. Hill	
27. Jeanne-Marie Murphy; Edward J. Hill	
28. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne-Marie Murphy Date 2/15/05



Registrant Name Bank of America Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

- 29. H.R. 21, Unlawful Internet Gambling Funding Prohibition Act
- 30. H.R. 1223, To Create A Commission On Internet Gambling
- 31. H.R. 2143, Unlawful Internet Gambling Funding Prohibition Act
- 32. S. 627, Unlawful Internet Gambling Funding Prohibition Act
- 33. H.R. 314, Mortgage Servicing Clarification Act
- 34. H.R. 833, Responsible Lending Act
- 35. H.R. 1663, Predatory Mortgage Lending Practices Reduction Act

17. House(s) of Congress and Federal agencies contacted  Check if None

- 29. United States House of Representatives; United States Senate
- 30. United States House of Representatives; United States Senate
- 31. United States House of Representatives; United States Senate
- 32. United States House of Representatives; United States Senate
- 33. United States House of Representatives; United States Senate
- 34. United States House of Representatives; United States Senate
- 35. United States House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
29. Jeanne-Marie Murphy; Edward J. Hill	
30. Jeanne-Marie Murphy; Edward J. Hill	
31. Jeanne-Marie Murphy; Edward J. Hill	
32. Jeanne-Marie Murphy; Edward J. Hill	
33. Jeanne-Marie Murphy; Edward J. Hill	
34. Jeanne-Marie Murphy; Edward J. Hill	
35. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne-Marie Murphy Date 2/15/05



Registrant Name Bank of America Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

- 36. H.R. 1887, Consumer Fairness Act of 2003
- 37. H.R. 2074, International Money Transfer Disclosure Act
- 38. H.R. 773, 21st Century Access To Banking Act
- 39. H.R. 502, To Require Identification That May Be Used in Obtaining Federal Public Benefits
- 40. H.R. 1037, Prevent Bank Fraud By Terrorist Act of 2003
- 41. H.R. 1473, Insurance Credit Score Disclosure and Reporting Act
- 42. H.R. 1543, Civil Rights and Employee Investigation Clarification Act

17. House(s) of Congress and Federal agencies contacted  Check if None

- 36. United State House of Representatives; United States Senate
- 37. United State House of Representatives; United States Senate
- 38. United State House of Representatives; United States Senate
- 39. United State House of Representatives; United States Senate
- 40. United State House of Representatives; United States Senate
- 41. United State House of Representatives; United States Senate
- 42. United State House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
36. Jeanne-Marie Murphy; Edward J. Hill	
37. Jeanne-Marie Murphy; Edward J. Hill	
38. Jeanne-Marie Murphy; Edward J. Hill	
39. Jeanne-Marie Murphy; Edward J. Hill	
40. Jeanne-Marie Murphy; Edward J. Hill	
41. Jeanne-Marie Murphy; Edward J. Hill	
42. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne - Marie Murphy Date 2/15/05



Registrant Name Bank of America Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

- 43. H.R. 1729, Negative Credit Notification Act
- 44. H.R. 2546, Free Credit Report Act of 2003
- 45. H.R. 2622, Fair and Accurate Credit Transactions Act of 2003
- 46. S. 60, Economic Opportunity Protection Act of 2003
- 47. S. 1370, Consumer Credit Score Disclosure Act of 2003
- 48. H.R. 2407, Payday Borrower Protection Act of 2003
- 49. No Bill Number, Collateral Modernization Act

17. House(s) of Congress and Federal agencies contacted  Check if None

- 43. United State House of Representatives; United States Senate
- 44. United State House of Representatives; United States Senate
- 45. United State House of Representatives; United States Senate
- 46. United State House of Representatives; United States Senate
- 47. United State House of Representatives; United States Senate
- 48. United State House of Representatives; United States Senate
- 49. United State House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
43. Jeanne-Marie Murphy; Edward J. Hill	
44. Jeanne-Marie Murphy; Edward J. Hill	
45. Jeanne-Marie Murphy; Edward J. Hill	
46. Jeanne-Marie Murphy; Edward J. Hill	
47. Jeanne-Marie Murphy; Edward J. Hill	
48. Jeanne-Marie Murphy; Edward J. Hill	
49. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne-Marie Murphy Date 2/15/05

Printed Name and Title \_\_\_\_\_

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Registrant Name Bank of America Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

- 50. H.R. 11, National Flood Insurance Program Reauthorization Act
- 51. S. 122, National Flood Insurance Program Reauthorization Act
- 52. H.R. 2989, Transportation, Treasury, and Independent Agencies Appropriation Act of 2004
- 53. H.R. 1115, Class Action Fairness Act of 2003
- 54. S. 1753, Fair Credit Reporting Bill

17. House(s) of Congress and Federal agencies contacted  Check if None

- 50. United State House of Representatives; United States Senate
- 51. United State House of Representatives; United States Senate
- 52. United State House of Representatives; United States Senate
- 53. United State House of Representatives; United States Senate
- 54. United State House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
50. Jeanne-Marie Murphy; Edward J. Hill	
51. Jeanne-Marie Murphy; Edward J. Hill	
52. Jeanne-Marie Murphy; Edward J. Hill	
53. Jeanne-Marie Murphy; Edward J. Hill	
54. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne-Marie Murphy Date 2/15/05



Registrant Name Bank of America Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

- 1. H.R. 414, Life Insurance Employee Notification Act
- 2. H.R. 2717, Taxpayer Savings and Employee Notification Act of 2003
- 3. H.R. 1000, Pension Security Act of 2003
- 4. H.R. 1779, Pension Preservation and Savings Expansion Act of 2003
- 5. S. 9, Pension Protection and Expansion Act of 2003
- 6. S. 198, New Homestead Opportunity Act
- 7. H.R. 2, Jobs and Growth Reconciliation Act of 2003

17. House(s) of Congress and Federal agencies contacted  Check if None

- 1. United State House of Representatives; United States Senate
- 2. United State House of Representatives; United States Senate
- 3. United State House of Representatives; United States Senate
- 4. United State House of Representatives; United States Senate
- 5. United State House of Representatives; United States Senate
- 6. United State House of Representatives; United States Senate
- 7. United State House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
1. Jeanne-Marie Murphy; Edward J. Hill	
2. Jeanne-Marie Murphy; Edward J. Hill	
3. Jeanne-Marie Murphy; Edward J. Hill	
4. Jeanne-Marie Murphy; Edward J. Hill	
5. Jeanne-Marie Murphy; Edward J. Hill	
6. Jeanne-Marie Murphy; Edward J. Hill	
7. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne-Marie Murphy Date 2/15/05  
Jeanne-Marie Murphy, Senior Vice President, Federal Government Relations



Registrant Name Bank of America Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

- 8. H.R. 2896, The American Jobs Creation Act
- 9. H.R. 7, Charitable Contributions Bill
- 10. H.R. 4520, Jobs Bill
- 11. S. 1637, Jobs Bill

17. House(s) of Congress and Federal agencies contacted  Check if None

- 8. United State House of Representatives; United States Senate
- 9. United State House of Representatives; United States Senate
- 10. United State House of Representatives; United States Senate
- 11. United State House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
8. Jeanne-Marie Murphy; Edward J. Hill	
9. Jeanne-Marie Murphy; Edward J. Hill	
10. Jeanne-Marie Murphy; Edward J. Hill	
11. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne-Marie Murphy Date 2/15/05



Registrant Name Bank of America Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

- 1. H.R. 275, Corporate Charitable Disclosure Act of 2003
- 2. H.R. 2179, The Securities Fraud Deterrence and Investor Restitution Act
- 3. S. 1373, Insurance Consumer Protection Act of 2003
- 4. H.R. 2420, The Mutual Funds Fee and Transparency Act

17. House(s) of Congress and Federal agencies contacted  Check if None

- 1. United State House of Representatives; United States Senate
- 2. United State House of Representatives; United States Senate
- 3. United State House of Representatives; United States Senate
- 4. United State House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
1. Jeanne-Marie Murphy; Edward J. Hill	
2. Jeanne-Marie Murphy; Edward J. Hill	
3. Jeanne-Marie Murphy; Edward J. Hill	
4. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne-Marie Murphy Date 8/15/05



Registrant Name Bank of America Client Name \_\_\_\_\_

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

15. General issue area code BNK (one per page)

16. Specific lobbying issues

- 1. H.R. 975, Bankruptcy Abuse Prevention and Consumer Protection Act
- 2. H.R. 2120, Financial Contracts Bankruptcy Reform Act
- 3. H.R. 5410, Consumer Checking Fairness Act

17. House(s) of Congress and Federal agencies contacted  Check if None

- 1. United State House of Representatives; United States Senate
- 2. United State House of Representatives; United States Senate
- 3. United State House of Representatives; United States Senate

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

Name	Covered Official Position (if applicable)
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3. Jeanne-Marie Murphy; Edward J. Hill	

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

Signature Jeanne-Marie Murphy Date 2/15/05



Registrant Name Bank of America Client Name N/A

**Information Update Page - Complete ONLY where registration information has changed.**

20. Client new address

21. Client new principal place of business (if different from line 20)

City \_\_\_\_\_ State/Zip (or Country) \_\_\_\_\_

22. New general description of client's business or activities

**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 affiliated organization(s)

Name	Address	Principal Place of Bu (city and state or co

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

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities

28. Name of each previously reported foreign entity that **no longer** owns, or controls, or is affiliated with the registrant, affiliated organization

Signature Jeanne-Marie Murphy Date 2/15/05

