

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  
03 AUG 27 AM 11

## 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 ST. N.W. MAILCODE: DC1-701-05-11</b>			
3. Principal Place of Business (if different from line 2) City: <b>WASHINGTON</b> State/Zip (or Country) <b>DC/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			6. House ID # <b>31067000</b>

**TYPE OF REPORT** 8. Year 2003 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

### 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  ⇨ \$ 506,141.24  
Expenses (nearest \$21,000)

**14. REPORTING METHOD.** Check box to indicate reporting accounting method. See instructions for description of each method.

Method A. Reporting amounts using LDA definitions

Method B. Reporting amounts under section 6033(e) Internal Revenue Code

Method C. Reporting amounts under section 162(e) Internal Revenue Code

Signature Jeanne-Marie Murphy

Printed Name and Title JEANNE-MARIE MURPHY, SENIOR VICE PRESIDENT, FEDERAL GOVERNMENT REI

LD-2 (REV. 6/98)

PAC

Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

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

- 1. General issue area code BAN (one per page)
- 2. Specific lobbying issues
  - 1. H.R. 111, Community Choice in Real Estate Act
  - 2. S. 98, Community Choice in Real Estate Act of 2003
  - 3. H.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 Women-Owned Businesses Act of 2003
- 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

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)
1. Jeanne-Marie Murphy	
2. Jeanne-Marie Murphy	
3. Jeanne-Marie Murphy	
4. Jeanne-Marie Murphy	
5. Jeanne-Marie Murphy	

5. Interest of each foreign entity in the specific issues listed on line 16 above   X   Check

Signature Jeanne-Marie Murphy Date August 1



Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

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

- 3. General issue area code BAN (one per page)
- 4. Specific lobbying issues
- 6. S. 229, Safe and Fair Deposit Insurance Act of 2003
- 7. S. 913, Deposit Insurance Fairness and Economic Opportunity Act
- 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
- 17. House(s) of Congress and Federal agencies contacted \_\_\_\_\_ Check if None
- 6. United States House of Representatives; United States Senate
- 7. United States House of Representatives; United States Senate
- 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

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)
6. Jeanne-Marie Murphy	
7. Jeanne-Marie Murphy	
8. Jeanne-Marie Murphy	
9. Jeanne-Marie Murphy	
10. Jeanne-Marie Murphy	

5. Interest of each foreign entity in the specific issues listed on line 16 above X Check

Signature Jeanne-Marie Murphy Date August 1



Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

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

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

6. Specific lobbying issues

- 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
- 15. H.R. 637, Social Security Number Misuse Prevention Act

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

- 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
- 15. United States House of Representatives; United States Senate

18. Name of each individual who acted as a lobbyist in this area (use chart below)

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

5. Interest of each foreign entity in the specific issues listed on line 16 above X Check

Signature Jeanne-Marie Murphy Date August 1



Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

**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.

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

8. Specific lobbying issues

- 16. H.R. 781, 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

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

- 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

18. Name of each individual who acted as a lobbyist in this area (use chart below)

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

5. Interest of each foreign entity in the specific issues listed on line 16 above X Check

Signature Jeanne-Marie Murphy Date August 1

Printed Name and Title 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 the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate line for each code,** provide information as requested. Attach additional page(s) as needed.

- 9. General issue area code BAN (one per page)
- 10. Specific lobbying issues
- 21. H.R. 2035, Identity Theft and Financial Privacy Protection Act of 2003
- 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
- 17. House(s) of Congress and Federal agencies contacted \_\_\_\_\_ Check if None
- 21. United States House of Representatives; United States Senate
- 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

18. Name of each individual who acted as a lobbyist in this area (use chart below)

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

5. Interest of each foreign entity in the specific issues listed on line 16 above X Check

Signature Jeanne-Marie Murphy Date August 1

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

Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

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

- 11. General issue area code BAN (one per page)
- 12. Specific lobbying issues
- 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
- 29. H.R. 21, Unlawful Internet Gambling Funding Prohibition Act
- 30. H.R. 1223, To create a commission on Internet gambling licensing and regulation

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

- 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
- 29. United States House of Representatives; United States Senate
- 30. United States House of Representatives; United States Senate

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)
26. Jeanne-Marie Murphy Edward J. Hill	
27. Jeanne-Marie Murphy Edward J. Hill	
28. Jeanne-Marie Murphy Edward J. Hill	
29. Jeanne-Marie Murphy	
30. Jeanne-Marie Murphy	

5. Interest of each foreign entity in the specific issues listed on line 16 above X Check

Signature Jeanne Marie Murphy Date August 1



Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

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

14. Specific lobbying issues

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

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 area (use chart below)

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

5. Interest of each foreign entity in the specific issues listed on line 16 above X Check

Signature Jeanne-Marie Murphy

Date August 1

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

Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

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- 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 to restrictions ensuring that it is secure and verifiable
- 40. H.R. 1037, Prevent Bank Fraud by Terrorists Act of 2003

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

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

18. Name of each individual who acted as a lobbyist in this area (use chart below)

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

5. Interest of each foreign entity in the specific issues listed on line 16 above X Check

Signature Jeanne-Marie Murphy Date August 1



Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

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

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

18. Specific lobbying issues

- 41. H.R. 1473, Insurance Credit Score Disclosure and Reporting Act
- 42. H.R. 1543, Civil Rights and Employee Investigation Clarification Act
- 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

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

- 41. United States House of Representatives; United States Senate
- 42. United States House of Representatives; United States Senate
- 43. United States House of Representatives; United States Senate
- 44. United States House of Representatives; United States Senate
- 45. United States House of Representatives; United States Senate

18. Name of each individual who acted as a lobbyist in this area (use chart below)

	Name	Covered Official Position (if applicable)
41.	Jeanne-Marie Murphy Edward J. Hill	
42.	Jeanne-Marie Murphy Edward J. Hill	
43.	Jeanne-Marie Murphy Edward J. Hill	
44.	Jeanne-Marie Murphy Edward J. Hill	
45.	Jeanne-Marie Murphy Edward J. Hill	

5. Interest of each foreign entity in the specific issues listed on line 16 above   X   Check

Signature Jeanne Marie Murphy Date August 1

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

Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

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- 19. General issue area code BAN (one per page)
- 20. Specific lobbying issues
- 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
- 50. H.R. 11, National Flood Insurance Program Reauthorization Act of 2003
- 17. House(s) of Congress and Federal agencies contacted \_\_\_\_\_ Check if None
- 46. United States House of Representatives; United States Senate
- 47. United States House of Representatives; United States Senate
- 48. United States House of Representatives; United States Senate
- 49. United States House of Representatives; United States Senate
- 50. United States House of Representatives; United States Senate

18. Name of each individual who acted as a lobbyist in this area (use chart below)

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

5. Interest of each foreign entity in the specific issues listed on line 16 above X Check

Signature Jeanne-Marie Murphy Date August 1

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

Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

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

22. Specific lobbying issues

51. S. 122, National Flood Insurance Program Reauthorization Act of 2003

52. H.R. 2989, Transportation, Treasury, and Independent Agencies Appropriations Act, 2004

53. H.R. 1115, Class Action Fairness Act of 2003

54.

55.

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

51. United States House of Representatives; United States Senate

52. United States House of Representatives; United States Senate

53. United States House of Representatives; United States Senate

54.

55.

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)
51. Edward J. Hill	
52. Jeanne-Marie Murphy Edward J. Hill	
53. Jeanne-Marie Murphy	
54.	
55.	

5. Interest of each foreign entity in the specific issues listed on line 16 above X Check

Signature Jeanne-Marie Murphy Date August 1



Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

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

1. General issue area code BNK (one per page)
2. Specific lobbying issues
  1. H.R. 975, Bankruptcy Abuse Prevention and Consumer Protection Act of 2003
  2. H.R. 2120, Financial Contracts Bankruptcy Reform Act of 2003

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

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)
1. Jeanne-Marie Murphy Edward J. Hill	
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5. Interest of each foreign entity in the specific issues listed on line 16 above X Check if

Signature Jeanne-Marie Murphy Date August 1

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



Registrant Name BANK OF AMERICA Client Name \_\_\_\_\_

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1. General issue area code FIN (one per page)
2. 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 of 2003
  3. H.R. 2420, Mutual Funds Integrity and Fee Transparency Act of 2003
  4. H.R. 2179, The Securities Fraud Deterrence and Investor Restitution Act of 2003
  5. S. 1373, Insurance Consumer Protection Act of 2003

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

18. Name of each individual who acted as a lobbyist in this area (use chart below)

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

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

Signature Jeanne-Marie Murphy Date August 1

Printed Name and Title 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 registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate each code**, provide information as requested. Attach additional page(s) as needed.

1. General issue area code TAX (one per page)
2. Specific lobbying issues
  1. H.R. 414, Life Insurance Employee Notification Act
  2. H.R. 2127, Taxpayer Savings and Employee Notification Act of 2003
  3. H.R. 1000, Pension Security Act of 2003
  4. H.R. 1776, Pension Preservation and Savings Expansion Act of 2003
  5. S. 9, Pension Protection and Expansion Act of 2003

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

18. Name of each individual who acted as a lobbyist in this area (use chart below)

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

5. Interest of each foreign entity in the specific issues listed on line 16 above X Check

Signature Jeanne-Marie Murphy Date August 1



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

4. Specific lobbying issues

6. S. 198, New Homestead Economic Opportunity Act

7. H.R. 2, Jobs and Growth Reconciliation Tax Act of 2003

8.

9.

10.

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

6. United States House of Representatives; United States Senate

7. United States House of Representatives; United States Senate

8.

9.

10.

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

