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

Secretary of the Senate Received: Feb 12, 2008

LOBBYING REPORT

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

I. Hegistrant Name:
BANK OF AMERICA, N.A. (FORMERLY KNOWN AS 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: X Self
TYPE OF REPORT
8. Year <u>2007</u> 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 0R 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: X => Expenses (nearest \$20,000): 1,860,000.00
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

Page 1

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 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/overdraft 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

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: CPT (one per page)
- 16. Specific lobbying issues:
- S 1145.IS, HR 1908 Patent Reform Act of 2007 regarding limiting bank exposure to business method patent litigation, electronic check clearing
- 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: AGISIM, KEITH
Covered Official Position (if applicable): N/A
Name: HILL, EDWARD J.
Covered Official Position (if applicable): N/A

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 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

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: 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 2669, HR 4335 involving student lending practices; 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

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:

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: AGISIM, KEITH
Covered Official Position (if applicable): N/A
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

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: 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; S 2452 Home Ownership Preservation and Protection Act of 2007 involving mortgage lending and foreclosure;

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

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

Page 7

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

- 15. General issue area code: INS (one per page)
- 16. Specific lobbying issues:
- HR 2671 Terrorism risk insurance program
- 17. House(s) of Congress and Federal agencies contacted: HOUSE OF REPRESENTATIVES
- 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

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

Page 8

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:

HR 2419 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 Community Forestry Bonds; S 2242 regarding retroactive SILO provision;

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

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

Signature: ON FILE Date: Feb 12, 2008

Printed Name and Title: JOHN E. COLLINGWOOD, DIRECTOR, -

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: Feb 12, 2008

Printed Name and Title: -