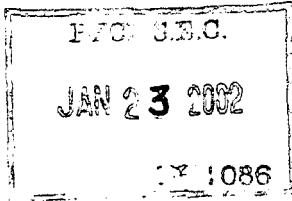


UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D. C. 20549



OMB APPROVAL
OMB Number: 3235-0327
Expires: July 31, 2004
Estimated average burden hours per response... 0.10

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS



02013211

Bank of America Mortgage Securities, Inc.
Exact name of registrant as specified in charter

0001014956
Registrant CIK Number

8-K For 12-25-01

Electronic report, schedule or registration statement
of which the documents are a part (give period of report)

333-74544-34225
SEC file number, if available

Name of Person Filing the Document (If other than the Registrant)

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Charlotte, State of North Carolina, 2002.

Bank of America Mortgage Securities, Inc.
(Registrant)

By: Judy V. Ford
Name: Judy V. Ford
Title: Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on _____,
2002, that the information set forth in this statement is true and complete.

By: _____
(Name)

(Title)

Date: 01/22/2002 14:07:32
 Closing Date: 1/30/2002
 First Pay: 2/25/2002

CMO Structuring Desk: 704-386-7744 Fax: 704-335-5904
 WHOLE 30 year Pricing Speed: 275 PSA
 WAC: 6.79 WAM: 358.00

Tranche Name	Balance	Coupon	Payment Window	Aver. Life	Dur	Tx/ Index	Spread Yield Margin	Price	Description	Cap Mlt
IA1	283,232,000.00	6.50000	2/02-2/10	3.68		3.68				
IA2	25,859,000.00	6.50000	2/10-8/12	9.21		9.21				
IA3	36,833,571.55	6.50000	8/12-11/31	15.05		30.00				
INAS	40,200,000.00	6.50000	2/07-11/31	11.45		10.00				
ISUB	12,075,000.00	6.50000	2/02-11/31	10.76		10.00				
IIO	179,171,727.62	0.23386	2/02-11/31	6.10		0.00				
IPO	4,300,428.45	0.00000	2/02-11/31	6.08		0.00				

"Sub. Bond, 3.00 percent

Tot: 7 402,500,000 6.43055 6.09

Collateral

Type Bal (MM) Coup Prepay WAM Age AcrInt (M) WAC
 WHOLE 223.328 6.375 PSA 275 358 1 1146.854 6.628
 WHOLE 179.172 6.734 PSA 275 358 1 971.917 6.987

2 402.500 6.5347 358.0 1.0 2118.771

Yield Curve

Yr 1.00 2.00 5.00 10.00 30.00
 Yld 1.760 3.137 4.436 5.142 5.545

Indices

1ML
 2.354

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BOAMS0201G1BBV2 30 year 6.5's User ID: briang Deals Directory: /net/clkfp65/RER_Prod/home/intex/deals/briang

Collateral Description Date: 01/22/2002 14:07:43 Banc of America

Settlement Date: 1/30/2002 WHOLE 30 year WAC: 6.79 WAM: 358.00 Pricing Speed: 275 PSA

Run/Name	PassThru	Gross WAC	WAM	Age	CurBal	StatedPmt	Grp
1	6.3748354400	6.6278354400	358.358	1	223,328,272.38	0.00	1
1	6.7338625800	6.9868625800	358.358	1	179,171,727.62	0.00	2

Banc of America Securities

Bank of America Mortgage Securities, Inc.
BOAMS 2002-1 GROUP 1
30 Year Jumbo Fixed Rate Product
Collateral Description

Product	Jumbo 30 Year Fixed
Amount	402,500,000 +/-5%
Settle	January 30, 2002
Gross WAC	6.790% +/-15bps
WAC Range	Range <=225 bps
Servicing Fee	25 bps
WAM	357 +/-2 mos
Weighted Average LTV	<=75.00%
LTV>80% and <90.01%	<10.00%
LTV>90%	<5.00%
Maximum Loan Amount	\$1,000,000
Average Loan Balance	\$480,000 +/- \$20,000
Occupancy	>90% Owner Occupied >90% Primary <7% Secondary <2% Investor
Delinquency	All Current
Property Type	>90% SF and PUD
Documentation Type	>95% Full / Reduced
Loan Purpose	<23% cash-out
State Concentration	<=50% CA
Zip Code Concentration	No Greater than 2%
Delivery Variance	Plus/Minus 5%
PMI	All Loans > 80% LTV
Approximate Subordination	3.00% +/-50 bps
Expected Rating Agencies	Moody's or S & P plus 1 other

Banc of America Securities LLC

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BOAMS 02-1**Group 1****Allocation of Principal**

1. 1NAS to schedule $(NAS - shift\% * NonPoPrin * NAS\ Bal / NonPoBondBal)$
2. Pay 1A1, 1A2, and 1A3, in that order, to zero
3. 1NAS to zero

Group 2**Allocation of Principal**

1. Pay 2A1 to zero

Group 3**Allocation of Principal**

1. Pay 3A1 to zero

User ID: briang Deals Directory: /net/cltffp65/RER_Prod/home/intex/deals/briang Date: 01/22/2002 13:41:09

Bond: IA1 Balance: 283,232,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/30/2002 WHOLE 30 year WAC: 6.79 WAN: 358.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	100	150	200	250	275	300	350	500	750	1000									
99-16	6.601	6.603	6.606	6.609	6.610	6.611	6.614	6.620	6.628	6.635									
99-20	6.578	6.576	6.573	6.571	6.570	6.569	6.567	6.561	6.554	6.548									
99-24	6.556	6.548	6.540	6.533	6.529	6.526	6.519	6.503	6.481	6.462									
99-28	6.533	6.520	6.507	6.495	6.489	6.483	6.472	6.445	6.407	6.376									
100-0	6.511	6.493	6.474	6.457	6.448	6.440	6.425	6.386	6.334	6.290									
100-4	6.489	6.465	6.441	6.419	6.408	6.398	6.379	6.328	6.261	6.204									
100-8	6.466	6.438	6.409	6.381	6.368	6.355	6.332	6.270	6.187	6.119									
100-12	6.444	6.410	6.376	6.343	6.328	6.313	6.285	6.213	6.115	6.033									
100-16	6.422	6.383	6.343	6.306	6.288	6.271	6.239	6.155	6.042	5.948									
100-20	6.400	6.355	6.311	6.268	6.248	6.229	6.192	6.097	5.969	5.863									
*100-24	6.378	6.328	6.278	6.230	6.208	6.186	6.146	6.040	5.897	5.778									
100-28	6.356	6.301	6.246	6.193	6.168	6.144	6.099	5.982	5.824	5.693									
101-0	6.334	6.274	6.213	6.156	6.128	6.102	6.053	5.925	5.752	5.609									
101-4	6.312	6.247	6.181	6.118	6.089	6.060	6.007	5.868	5.680	5.524									
101-8	6.290	6.220	6.149	6.081	6.049	6.019	5.961	5.811	5.608	5.440									
101-12	6.268	6.193	6.117	6.044	6.010	5.977	5.915	5.754	5.536	5.356									
101-16	6.247	6.166	6.084	6.007	5.970	5.935	5.869	5.697	5.464	5.272									
101-20	6.225	6.139	6.052	5.970	5.931	5.893	5.823	5.640	5.393	5.188									
101-24	6.203	6.112	6.020	5.933	5.892	5.852	5.777	5.583	5.321	5.104									
101-28	6.182	6.085	5.988	5.896	5.852	5.810	5.732	5.527	5.250	5.021									
102-0	6.160	6.058	5.956	5.859	5.813	5.769	5.686	5.470	5.179	4.937									
AUG LIFE	7.95	5.93	4.72	3.96	3.68	3.44	3.08	2.41	1.87	1.58									
DURATION	5.60	4.53	3.80	3.29	3.10	2.93	2.66	2.15	1.70	1.45									
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02									
LAST PAY	2/21	9/16	6/13	1/11	2/10	6/09	5/08	8/06	5/05	9/04									

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User ID: briang Deals Directory: /net/cltffp65/RER_Prod/home/intex/deals/briang Date: 01/22/2002 13:42:46

Bond: IA2 Balance: 25,859,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/30/2002 WHOLE 30 year WAC: 6.79 WAM: 358.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	100	150	200	250	275	300	350	500	750	1000									
96-16	6.872	6.909	6.958	7.019	7.054	7.090	7.161	7.355	7.617	7.847									
96-20	6.860	6.895	6.943	7.001	7.034	7.069	7.137	7.323	7.575	7.795									
96-24	6.848	6.882	6.927	6.983	7.015	7.049	7.113	7.291	7.532	7.743									
96-28	6.836	6.869	6.912	6.965	6.996	7.028	7.090	7.259	7.489	7.691									
97- 0	6.825	6.856	6.897	6.947	6.977	7.007	7.066	7.228	7.447	7.639									
97- 4	6.813	6.842	6.881	6.930	6.958	6.986	7.043	7.196	7.404	7.587									
97- 8	6.801	6.829	6.866	6.912	6.938	6.966	7.019	7.165	7.362	7.535									
97-12	6.790	6.816	6.851	6.894	6.919	6.945	6.995	7.133	7.320	7.483									
97-16	6.778	6.803	6.836	6.877	6.900	6.925	6.972	7.102	7.277	7.432									
97-20	6.766	6.790	6.821	6.859	6.881	6.904	6.948	7.070	7.235	7.380									
*97-24	6.755	6.777	6.806	6.841	6.862	6.883	6.925	7.039	7.193	7.328									
97-28	6.743	6.763	6.790	6.824	6.843	6.863	6.902	7.008	7.151	7.277									
98- 0	6.732	6.750	6.775	6.806	6.824	6.842	6.878	6.976	7.109	7.226									
98- 4	6.720	6.737	6.760	6.789	6.805	6.822	6.855	6.945	7.067	7.174									
98- 8	6.709	6.724	6.745	6.771	6.786	6.802	6.832	6.914	7.025	7.123									
98-12	6.697	6.711	6.730	6.754	6.767	6.781	6.808	6.883	6.984	7.072									
98-16	6.686	6.698	6.715	6.736	6.748	6.761	6.785	6.852	6.942	7.021									
98-20	6.674	6.685	6.700	6.719	6.730	6.741	6.762	6.821	6.900	6.970									
98-24	6.663	6.673	6.685	6.702	6.711	6.720	6.739	6.790	6.859	6.919									
98-28	6.651	6.660	6.671	6.684	6.692	6.700	6.716	6.759	6.817	6.868									
99- 0	6.640	6.647	6.656	6.667	6.673	6.680	6.693	6.728	6.776	6.818									
AVG LIFE	20.84	16.41	12.92	10.28	9.21	8.32	7.01	4.91	3.50	2.80									
DURATION	10.98	9.71	8.42	7.23	6.68	6.20	5.43	4.06	3.02	2.47									
FIRST PAY	2/21	9/16	6/13	1/11	2/10	6/09	5/08	8/06	5/05	9/04									
LAST PAY	10/24	6/20	10/16	11/13	8/12	7/11	11/09	5/07	10/05	12/04									

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Bond: ISUB Balance: 12,075,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/30/2002 WHOLE 30 year WAC: 6.79 WAM: 358.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	100	150	200	250	275	300	350	500	750	1000									
53-16	15.359	15.812	16.205	16.551	16.708	16.857	17.133	17.820	18.688	20.814									
53-20	15.318	15.770	16.162	16.506	16.664	16.812	17.086	17.772	18.636	20.755									
53-24	15.278	15.728	16.119	16.462	16.619	16.767	17.040	17.723	18.585	20.696									
53-28	15.238	15.687	16.076	16.418	16.575	16.722	16.995	17.675	18.534	20.637									
54-0	15.198	15.645	16.034	16.375	16.530	16.677	16.949	17.627	18.483	20.578									
54-4	15.159	15.604	15.991	16.331	16.486	16.633	16.903	17.579	18.432	20.520									
54-8	15.119	15.563	15.949	16.288	16.442	16.588	16.858	17.532	18.381	20.462									
54-12	15.080	15.522	15.907	16.244	16.398	16.544	16.813	17.484	18.331	20.403									
54-16	15.041	15.482	15.865	16.201	16.355	16.500	16.768	17.437	18.281	20.346									
54-20	15.002	15.441	15.823	16.158	16.311	16.456	16.723	17.390	18.231	20.288									
*54-24	14.963	15.401	15.781	16.115	16.268	16.412	16.678	17.343	18.181	20.230									
54-28	14.924	15.361	15.740	16.073	16.225	16.368	16.634	17.296	18.131	20.173									
55-0	14.886	15.320	15.698	16.030	16.182	16.325	16.589	17.249	18.081	20.116									
55-4	14.847	15.280	15.657	15.988	16.139	16.282	16.545	17.203	18.032	20.059									
55-8	14.809	15.241	15.616	15.946	16.096	16.238	16.501	17.156	17.982	20.002									
55-12	14.771	15.201	15.575	15.904	16.054	16.195	16.457	17.110	17.933	19.945									
55-16	14.733	15.162	15.534	15.862	16.011	16.153	16.413	17.064	17.884	19.889									
55-20	14.695	15.122	15.494	15.820	15.969	16.110	16.370	17.018	17.836	19.832									
55-24	14.657	15.083	15.453	15.778	15.927	16.067	16.326	16.973	17.787	19.776									
55-28	14.620	15.044	15.413	15.737	15.885	16.025	16.283	16.927	17.738	19.720									
56-0	14.582	15.005	15.373	15.696	15.843	15.983	16.240	16.882	17.690	19.664									
AVG LIFE	14.71	13.18	12.02	11.13	10.76	10.43	9.87	8.72	7.65	6.00									
DURATION	5.83	5.61	5.44	5.29	5.23	5.17	5.07	4.82	4.54	3.93									
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02									
LAST PAY	11/31	11/31	11/31	11/31	11/31	11/31	11/31	11/31	4/31	3/24									

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Bond: ISUB Balance: 12,075,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/30/2002 WHOLE 30 year WAC: 6.79 WAM: 358.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	100	150	200	250	275	300	350	500	750	1000									
20-16	40.746	41.483	42.138	42.727	43.001	43.264	43.757	45.044	46.787	51.557									
20-20	40.502	41.241	41.896	42.486	42.761	43.023	43.516	44.803	46.543	51.304									
20-24	40.262	41.002	41.658	42.248	42.522	42.785	43.278	44.564	46.303	51.053									
20-28	40.024	40.765	41.422	42.013	42.287	42.550	43.043	44.329	46.065	50.805									
21- 0	39.790	40.532	41.189	41.780	42.055	42.317	42.811	44.095	45.830	50.559									
21- 4	39.558	40.301	40.959	41.550	41.825	42.087	42.581	43.865	45.597	50.315									
21- 8	39.329	40.073	40.732	41.323	41.598	41.860	42.353	43.637	45.367	50.075									
21-12	39.103	39.848	40.507	41.098	41.373	41.636	42.129	43.411	45.139	49.836									
21-16	38.879	39.625	40.284	40.876	41.151	41.414	41.907	43.188	44.913	49.600									
21-20	38.658	39.405	40.065	40.657	40.931	41.194	41.687	42.967	44.690	49.366									
*21-24	38.440	39.187	39.847	40.439	40.714	40.977	41.469	42.749	44.470	49.135									
21-28	38.224	38.972	39.632	40.225	40.499	40.762	41.254	42.533	44.251	48.905									
22- 0	38.010	38.759	39.420	40.012	40.287	40.549	41.042	42.319	44.035	48.678									
22- 4	37.799	38.549	39.210	39.802	40.077	40.339	40.831	42.108	43.821	48.453									
22- 8	37.591	38.341	39.002	39.594	39.869	40.131	40.623	41.899	43.609	48.230									
22-12	37.385	38.135	38.797	39.389	39.664	39.926	40.417	41.692	43.400	48.009									
22-16	37.181	37.931	38.593	39.186	39.460	39.722	40.214	41.487	43.192	47.791									
22-20	36.979	37.730	38.392	38.985	39.259	39.521	40.012	41.284	42.986	47.574									
22-24	36.779	37.531	38.193	38.786	39.060	39.322	39.813	41.083	42.783	47.359									
22-28	36.582	37.334	37.997	38.589	38.863	39.125	39.615	40.884	42.581	47.146									
23- 0	36.387	37.139	37.802	38.394	38.668	38.930	39.420	40.687	42.382	46.935									
AVG LIFE	14.71	13.18	12.02	11.13	10.76	10.43	9.87	8.72	7.65	6.00									
DURATION	2.58	2.59	2.60	2.60	2.60	2.60	2.60	2.58	2.56	2.44									
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02									
LAST PAY	11/31	11/31	11/31	11/31	11/31	11/31	11/31	11/31	4/31	3/24									

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3OAMS0201G2BBV2 30 year 6.5's User ID: briang Deals Directory: /net/cliffp65/RER_Prod/home/intex/deals/briang

Collateral Description Date: 01/22/2002 14:09:47 Banc of America

Settlement Date: 1/30/2002 WHOLE 30 year WAC: 6.79 WAM: 358.00 Pricing Speed: 275 PSA

Item/Name	PassThru	Gross WAC	WAM	Age	CurBal	StatedPmt	Grp
1	6.3748354400	6.6278354400	358:358	1	95,712,116.73	0.00	1
1	6.7338625800	6.9868625800	358:358	1	76,787,883.27	0.00	2

Bond: IISUB Balance: 5,175,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/30/2002 WHOLE 30 year WAC: 6.79 WAM: 358.00

Months	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 350	PSA 500	PSA 750	PSA 1000
95-16	7.077	7.109	7.137	7.162	7.173	7.184	7.204	7.254	7.316	7.461
95-20	7.062	7.092	7.119	7.144	7.155	7.165	7.185	7.233	7.293	7.434
95-24	7.046	7.076	7.102	7.126	7.136	7.147	7.165	7.212	7.270	7.406
95-28	7.031	7.059	7.085	7.107	7.118	7.128	7.146	7.191	7.247	7.379
96-0	7.015	7.043	7.068	7.089	7.099	7.109	7.127	7.170	7.225	7.351
96-4	7.000	7.027	7.050	7.071	7.081	7.090	7.107	7.150	7.202	7.324
96-8	6.985	7.010	7.033	7.053	7.063	7.072	7.088	7.129	7.179	7.297
96-12	6.969	6.994	7.016	7.035	7.044	7.053	7.069	7.108	7.156	7.269
96-16	6.954	6.978	6.999	7.018	7.026	7.034	7.050	7.087	7.134	7.242
96-20	6.939	6.961	6.982	7.000	7.008	7.016	7.030	7.066	7.111	7.215
*96-24	6.924	6.945	6.965	6.982	6.990	6.997	7.011	7.046	7.088	7.188
96-28	6.908	6.929	6.948	6.964	6.972	6.979	6.992	7.025	7.066	7.161
97-0	6.893	6.913	6.931	6.946	6.953	6.960	6.973	7.004	7.043	7.134
97-4	6.878	6.897	6.914	6.929	6.935	6.942	6.954	6.984	7.021	7.107
97-8	6.863	6.881	6.897	6.911	6.917	6.923	6.935	6.963	6.998	7.080
97-12	6.848	6.865	6.880	6.893	6.899	6.905	6.916	6.943	6.976	7.053
97-16	6.833	6.849	6.863	6.876	6.881	6.887	6.897	6.922	6.953	7.026
97-20	6.818	6.833	6.846	6.858	6.863	6.869	6.878	6.902	6.931	6.999
97-24	6.803	6.817	6.829	6.840	6.845	6.850	6.859	6.881	6.909	6.973
97-28	6.788	6.801	6.812	6.823	6.828	6.832	6.840	6.861	6.886	6.946
98-0	6.773	6.785	6.796	6.805	6.810	6.814	6.821	6.841	6.864	6.919
AVG LIFE	14.71	13.18	12.02	11.13	10.76	10.43	9.87	8.72	7.65	6.00
DURATION	8.45	7.94	7.54	7.21	7.07	6.94	6.71	6.21	5.69	4.74
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02
LAST PAY	11/31	11/31	11/31	11/31	11/31	11/31	11/31	11/31	10/30	5/23

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Banc of America

Deal Summary Report

BOAMS0201G3BBV1 15 year 6.4's

Date:01/22/2002 14:05:44

Closing Date: 1/30/2002

First Pay: 2/25/2002

CMO Structuring Desk: 704-386-7744 Fax: 704-335-5904

WHOLE 15 year Pricing Speed: 275 PSA

WAC:6.61 WAM:178.00

Tranche Name	Balance	Coupon	Payment Window	Aver. Life	Tx/ Index	Spread Yield Margin	Price %	Description	Cap Mult
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*Senior Bond, 97.93 perc
*Sub-Bond, 1.60 percen

IIIAL	269,297,008.81	6.25000	2/02-11/16	4.71	4.71				
IIISUB	4,400,000.00	6.25000	2/02-11/16	7.51	7.51				
IIIO	166,820,521.17	0.23097	2/02-11/16	4.76	4.76				
IIIPO	1,302,991.19	0.00000	2/02-11/16	4.75	4.75				

Tot: 4 275,000,000 6.22039 4.76

Collateral

Type	Bal(MM)	Coup	Prepay	WAM	Age	AcInt(M)	WAC
WHOLE	108.179	6.175	PSA 275	178	1	538.093	6.428
WHOLE	166.821	6.481	PSA 275	178	1	870.934	6.734

2 275.000 6.3605 178.0 1.0 1409.027

Yield Curve

Yr	1.00	2.00	5.00	10.00	30.00
Yld	1.760	3.137	4.436	5.142	5.545

Indices

1ML
2.354

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3OAMS0201G3BBV1 15 year 6.4's User ID: briang Deals Directory: /ne/cltftp65/RER_Prod/home/intex/deals/briang

Collateral Description Date: 01/22/2002 14:05:28 Banc of America

Settlement Date: 1/30/2002 WHOLE 15 year WAC: 6.61 WAM: 178.00 Pricing Speed: 275 PSA

Num/Name	PassThru	Gross WAC	WAM	Age	CurBal	StatedPmt	Grp
6.1747204500	6.4277204500	178.178	1	108,179,378.83	0.00	1	
6.4809737200	6.7339737200	178.178	1	166,820,621.17	0.00	2	

Banc of America Securities

**Bank of America Mortgage Securities, Inc.
BOAMS 2002-1 GROUP 3
15 Year Jumbo Fixed Rate Product
Collateral Description**

Product	Jumbo 15 Year Fixed
Amount	275,000,000 +/-5%
Settle	January 30, 2002
Gross WAC	6.610% +/-15bps
WAC Range	Range <=200 bps
Servicing Fee	25 bps
WAM	177 +/-2 mos
Weighted Average LTV	<=75.00%
LTV>80% and <90.01%	<10.00%
LTV>90%	<5.00%
Maximum Loan Amount	\$1,000,000
Average Loan Balance	\$506,000 +/- \$20,000
Occupancy	>90% Owner Occupied >90% Primary <8% Secondary <2% Investor
Delinquency	All Current
Property Type	>90% SF and PUD
Documentation Type	>95% Full / Reduced
Loan Purpose	<22% cash-out
State Concentration	<=50% CA
Zip Code Concentration	No Greater than 2%
Delivery Variance	Plus/Minus 5%
PMI	All Loans > 80% LTV
Approximate Subordination	1.60% +/-50 bps
Expected Rating Agencies	Moody's or S & P plus 1 other

Banc of America Securities LLC

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User ID: briang Deals Directory: /net/cltftp65/RER_Prod/home/intex/deals/briang Date: 01/22/2002 14:01:50

Bond: IIIA1 Balance: 269,297,008.81 Coupon: 6.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/30/2002 WHOLE 15 year WAC: 6.61 WAM: 178.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	100	150	200	250	275	300	350	500	750	1000					
99- 0	6.448	6.460	6.471	6.483	6.489	6.495	6.506	6.542	6.599	6.652					
99- 4	6.423	6.432	6.441	6.450	6.455	6.460	6.469	6.497	6.541	6.583					
99- 8	6.398	6.405	6.411	6.418	6.421	6.425	6.431	6.452	6.484	6.515					
99-12	6.373	6.377	6.381	6.386	6.388	6.390	6.394	6.407	6.427	6.446					
99-16	6.348	6.350	6.352	6.353	6.354	6.355	6.357	6.362	6.370	6.377					
99-20	6.324	6.323	6.322	6.321	6.321	6.320	6.319	6.317	6.313	6.309					
99-24	6.299	6.296	6.292	6.289	6.287	6.286	6.282	6.272	6.256	6.241					
99-28	6.274	6.269	6.263	6.257	6.254	6.251	6.245	6.228	6.199	6.173					
100- 0	6.249	6.241	6.233	6.225	6.221	6.217	6.208	6.183	6.143	6.105					
100- 4	6.225	6.214	6.204	6.193	6.188	6.182	6.171	6.139	6.086	6.037					
*100- 8	6.200	6.188	6.175	6.161	6.155	6.148	6.135	6.095	6.030	5.969					
100-12	6.176	6.161	6.145	6.130	6.122	6.114	6.098	6.050	5.974	5.902					
100-16	6.151	6.134	6.116	6.098	6.089	6.080	6.061	6.006	5.917	5.834					
100-20	6.127	6.107	6.087	6.066	6.056	6.045	6.025	5.962	5.861	5.767					
100-24	6.102	6.080	6.058	6.035	6.023	6.011	5.988	5.918	5.805	5.700					
100-28	6.078	6.054	6.029	6.003	5.990	5.977	5.952	5.874	5.750	5.633					
101- 0	6.054	6.027	6.000	5.972	5.958	5.944	5.915	5.831	5.694	5.566					
101- 4	6.029	6.000	5.971	5.940	5.925	5.910	5.879	5.787	5.638	5.499					
101- 8	6.005	5.974	5.942	5.909	5.893	5.876	5.843	5.743	5.583	5.433					
101-12	5.981	5.947	5.913	5.878	5.860	5.842	5.807	5.700	5.528	5.366					
101-16	5.957	5.921	5.884	5.847	5.828	5.809	5.771	5.657	5.472	5.300					
AVG LIFE	6.76	6.04	5.44	4.94	4.71	4.51	4.14	3.32	2.51	2.04					
DURATION	5.05	4.61	4.23	3.90	3.75	3.62	3.37	2.80	2.20	1.84					
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02					
LAST PAY	11/16	11/16	11/16	11/16	11/16	11/16	11/16	11/16	11/16	4/08					

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Banc of America

Yields Given Prices Report

BOAMS0201G3BBV1 15 year 6.4's

User ID: briang Deals Directory: /net/clffip65/RER_Prod/home/intex/deals/briang Date: 01/22/2002 14:03:37

Bond: IISUB Balance: 4,400,000 Coupon: 6.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/30/2002 WHOLE 15 year WAC: 6.61 WAM: 178.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	100	150	200	250	275	300	350	500	750	1000						
95- 0	7.133	7.147	7.161	7.175	7.181	7.188	7.200	7.234	7.285	7.367						
95- 4	7.110	7.124	7.138	7.151	7.157	7.163	7.175	7.209	7.258	7.338						
95- 8	7.088	7.101	7.114	7.127	7.133	7.139	7.151	7.184	7.231	7.309						
95-12	7.065	7.078	7.091	7.103	7.109	7.115	7.127	7.158	7.204	7.280						
95-16	7.043	7.055	7.068	7.080	7.086	7.091	7.102	7.133	7.178	7.251						
95-20	7.020	7.033	7.045	7.056	7.062	7.067	7.078	7.108	7.151	7.222						
95-24	6.998	7.010	7.021	7.033	7.038	7.043	7.054	7.083	7.124	7.193						
95-28	6.975	6.987	6.998	7.009	7.014	7.020	7.030	7.057	7.098	7.164						
96- 0	6.953	6.964	6.975	6.986	6.991	6.996	7.005	7.032	7.071	7.135						
96- 4	6.931	6.942	6.952	6.962	6.967	6.972	6.981	7.007	7.045	7.107						
*96- 8	6.909	6.919	6.929	6.939	6.944	6.948	6.957	6.982	7.018	7.078						
96-12	6.887	6.897	6.906	6.916	6.920	6.925	6.933	6.957	6.992	7.049						
96-16	6.864	6.874	6.883	6.892	6.897	6.901	6.909	6.932	6.966	7.021						
96-20	6.842	6.852	6.861	6.869	6.873	6.877	6.885	6.907	6.940	6.992						
96-24	6.820	6.829	6.838	6.846	6.850	6.854	6.861	6.883	6.913	6.964						
96-28	6.798	6.807	6.815	6.823	6.827	6.830	6.838	6.858	6.887	6.935						
97- 0	6.776	6.784	6.792	6.800	6.803	6.807	6.814	6.833	6.861	6.907						
97- 4	6.754	6.762	6.770	6.777	6.780	6.783	6.790	6.808	6.835	6.879						
97- 8	6.733	6.740	6.747	6.754	6.757	6.760	6.766	6.784	6.809	6.851						
97-12	6.711	6.718	6.724	6.731	6.734	6.737	6.743	6.759	6.783	6.822						
97-16	6.689	6.695	6.702	6.708	6.711	6.714	6.719	6.735	6.757	6.794						
AVG LIFE	8.17	7.96	7.77	7.59	7.51	7.43	7.28	6.89	6.39	5.71						
DURATION	5.82	5.72	5.62	5.53	5.49	5.45	5.37	5.17	4.90	4.51						
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02						
LAST PAY	11/16	11/16	11/16	11/16	11/16	11/16	11/16	11/16	11/16	11/16						

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Bond: MMSUB Balance: 4,400,000 Coupon: 6.250000

Maturity: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/30/2002 WHOLE 15 year WAC: 6.61 WAM: 178.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	100	150	200	250	275	300	350	500	750	1000									
69-16	12.989	13.100	13.206	13.307	13.356	13.404	13.497	13.754	14.126	14.730									
69-20	12.953	13.063	13.168	13.269	13.318	13.365	13.458	13.713	14.084	14.685									
69-24	12.916	13.026	13.130	13.231	13.279	13.327	13.419	13.673	14.041	14.640									
69-28	12.879	12.988	13.093	13.193	13.241	13.288	13.380	13.633	13.999	14.595									
70-0	12.843	12.951	13.055	13.155	13.203	13.250	13.341	13.593	13.958	14.551									
70-4	12.806	12.915	13.018	13.117	13.164	13.211	13.302	13.553	13.916	14.506									
70-8	12.770	12.878	12.981	13.079	13.126	13.173	13.263	13.513	13.874	14.461									
70-12	12.734	12.841	12.943	13.041	13.089	13.135	13.225	13.473	13.832	14.417									
70-16	12.698	12.805	12.906	13.004	13.051	13.097	13.186	13.433	13.791	14.373									
70-20	12.662	12.768	12.869	12.966	13.013	13.059	13.148	13.394	13.750	14.328									
*70-24	12.626	12.732	12.832	12.929	12.975	13.021	13.109	13.354	13.708	14.284									
70-28	12.591	12.695	12.796	12.892	12.938	12.983	13.071	13.315	13.667	14.240									
71-0	12.555	12.659	12.759	12.854	12.901	12.946	13.033	13.275	13.626	14.197									
71-4	12.519	12.623	12.722	12.817	12.863	12.908	12.995	13.236	13.585	14.153									
71-8	12.484	12.587	12.686	12.780	12.826	12.871	12.957	13.197	13.544	14.109									
71-12	12.449	12.551	12.650	12.744	12.789	12.833	12.920	13.158	13.504	14.066									
71-16	12.413	12.516	12.613	12.707	12.752	12.796	12.882	13.119	13.463	14.022									
71-20	12.378	12.480	12.577	12.670	12.715	12.759	12.844	13.081	13.423	13.979									
71-24	12.343	12.444	12.541	12.634	12.678	12.722	12.807	13.042	13.382	13.936									
71-28	12.308	12.409	12.505	12.597	12.642	12.685	12.770	13.003	13.342	13.893									
72-0	12.273	12.374	12.469	12.561	12.605	12.648	12.732	12.965	13.302	13.850									
AVG LIFE	8.17	7.96	7.77	7.59	7.51	7.43	7.28	6.89	6.39	5.71									
DURATION	4.90	4.83	4.76	4.70	4.67	4.64	4.59	4.45	4.26	3.98									
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02									
LAST PAY	11/16	11/16	11/16	11/16	11/16	11/16	11/16	11/16	11/16	11/16									

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Bond: IHSUB Balance: 4,400,000 Coupon: 6.250000

Day: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
 Settlement Date: 1/30/2002 WHOLE 15 year WAC: 6.61 WAM: 178.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	100	150	200	250	275	300	350	500	750	1000									
25-16	43.670	43.967	44.249	44.519	44.649	44.777	45.026	45.719	46.753	48.429									
25-20	43.444	43.740	44.023	44.293	44.423	44.551	44.799	45.493	46.526	48.201									
25-24	43.219	43.516	43.799	44.069	44.199	44.327	44.575	45.269	46.301	47.976									
25-28	42.997	43.294	43.577	43.847	43.977	44.105	44.354	45.047	46.079	47.752									
26-0	42.777	43.074	43.357	43.627	43.758	43.886	44.134	44.827	45.858	47.530									
26-4	42.559	42.856	43.139	43.409	43.540	43.668	43.916	44.609	45.640	47.310									
26-8	42.343	42.641	42.924	43.194	43.325	43.452	43.701	44.393	45.423	47.092									
26-12	42.130	42.427	42.710	42.980	43.111	43.239	43.487	44.179	45.209	46.876									
26-16	41.918	42.216	42.499	42.769	42.899	43.027	43.276	43.968	44.996	46.662									
26-20	41.708	42.006	42.289	42.559	42.690	42.818	43.066	43.758	44.785	46.450									
*26-24	41.501	41.798	42.081	42.352	42.482	42.610	42.858	43.550	44.576	46.239									
26-28	41.295	41.593	41.876	42.146	42.276	42.404	42.652	43.343	44.369	46.031									
27-0	41.091	41.389	41.672	41.942	42.073	42.200	42.448	43.139	44.164	45.824									
27-4	40.889	41.187	41.470	41.740	41.871	41.998	42.246	42.936	43.961	45.619									
27-8	40.689	40.987	41.270	41.540	41.670	41.798	42.046	42.736	43.759	45.415									
27-12	40.491	40.789	41.072	41.341	41.472	41.600	41.847	42.537	43.559	45.213									
27-16	40.295	40.592	40.875	41.145	41.275	41.403	41.650	42.339	43.361	45.013									
27-20	40.100	40.397	40.680	40.950	41.080	41.208	41.455	42.144	43.164	44.815									
27-24	39.907	40.204	40.487	40.757	40.887	41.015	41.262	41.950	42.969	44.618									
27-28	39.716	40.013	40.296	40.565	40.696	40.823	41.070	41.758	42.776	44.423									
28-0	39.527	39.824	40.106	40.376	40.506	40.633	40.880	41.567	42.584	44.229									
16 LIFE	8.17	7.96	7.77	7.59	7.51	7.43	7.28	6.89	6.39	5.71									
16 RATION	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.21	2.21	2.19									
16 RST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02									
16 ST PAY	11/16	11/16	11/16	11/16	11/16	11/16	11/16	11/16	11/16	11/16									

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