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OMB APPROVAL

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REC'D S.E.C.
MAY 20 2003

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

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

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

0001207409
Registrant CIK Number

8-K FOR 5/20/03

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

333-101500
SEC file number, if available

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

PROCESSED

MAY 22 2003

THOMSON
FINANCIAL

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 Alpharetta, State of Georgia.

Banc of America Mortgage Securities, Inc.
(Registrant)

By: Judy Lowman
Name: Judy Lowman
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 _____, 2003, that the information set forth in this statement is true and complete.

By: _____
(Name)

(Title)

W

boams0304bbv3 - 1A10

Banc of America

Balance \$300,000.00 Delay 24 WAC(1) 5.997081203
 Coupon 5.50000000 Dated 05/01/2003 NEI(1) 5.7450812
 Settle 05/30/2003 First Payment 06/25/2003 WPM(1) 358

Price	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA		1000 PSA		
		Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield	
	101-22	5.39	5.36	5.33	5.28	5.24	5.15	5.06	4.89	4.89	4.74								
	101-26	5.38	5.35	5.31	5.27	5.22	5.12	5.03	4.85	4.70									
	101-30	5.37	5.34	5.30	5.25	5.20	5.10	5.00	4.81	4.65									
	102-02	5.36	5.33	5.28	5.23	5.18	5.07	4.97	4.77	4.60									
	102-06	5.35	5.31	5.27	5.22	5.16	5.05	4.94	4.73	4.55									
	102-10	5.34	5.30	5.26	5.20	5.14	5.02	4.92	4.69	4.50									
	102-14	5.33	5.29	5.24	5.18	5.12	5.00	4.89	4.65	4.45									
	102-18	5.32	5.28	5.23	5.17	5.10	4.97	4.86	4.61	4.40									
	102-22	5.31	5.27	5.21	5.15	5.08	4.95	4.83	4.57	4.35									
	102-26	5.30	5.25	5.20	5.13	5.06	4.92	4.80	4.53	4.30									
	102-30	5.29	5.24	5.19	5.12	5.04	4.90	4.77	4.49	4.26									
	103-02	5.28	5.23	5.17	5.10	5.02	4.87	4.74	4.45	4.21									
	103-06	5.27	5.22	5.16	5.08	5.00	4.85	4.71	4.41	4.16									
	WAL	19.653	15.293	11.986	9.562	7.819	5.819	4.736	3.403	2.736									
	Mod Durn	11.842	10.174	8.622	7.298	6.233	4.882	4.087	3.043	2.492									
	Mod Convexity	1.931	1.359	0.941	0.657	0.472	0.286	0.201	0.113	0.077									
	Principal Window	Jan23 - Jan23	Aug18 - Sep18	May15 - May15	Nov12 - Dec12	Mar11 - Mar11	Mar09 - Mar09	Feb08 - Feb08	Oct06 - Oct06	Feb06 - Feb06									
	LIBOR_1MO	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32									
	Yield Curve	Mat	3MO	6MO	1YR	2YR	5YR	10YR	30YR										
			Yld 1.106	1.099	1.19	1.537	2.833	3.942	4.954										

The Standard Terms Sheet, Outlook Term Sheet, or Comparative Tables, as appropriate, the "Investor's" for your product information and Banc of America Securities LLC (the "Investor's") is not a solicitation of an offer to sell or the solicitation of an offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. The material is based on information that the Underwriter deems reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting the material, the investor agrees that the Underwriter has not conducted an independent investigation of the information contained in the material and that the information contained in the material may be based on assumptions regarding material conditions and other matters as indicated herein. The Underwriter makes no representation regarding the appropriateness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and the material should not be relied upon for such purposes. The Underwriter and its affiliates, officers, directors, advisors, and employees, including persons involved in the preparation or issuance of the material, may, from time to time, have long or short positions in, and may buy and sell, the securities mentioned herein or otherwise, will be considered by the information contained in the material as a market maker for the securities, and may be deemed to be a market maker or participant in the preparation of the material, and is responsible for the accuracy of the material and has not attempted to disseminate or distribute the material.

boams0304bbv3 - 1A27

Banc of America

Balance \$300,000.00 Delay 24 WAC (1) 5.997081203
 Coupon 5.50000000 Dated 05/01/2003 NET (1) 5.7450812
 Settle 05/30/2003 First Payment 06/25/2003 WPM (1) 358

Price	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA		1000 PSA	
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-22	5.39	5.37	5.33	5.29	5.25	5.16	5.08	4.91	4.77									
101-26	5.38	5.36	5.32	5.28	5.23	5.14	5.05	4.87	4.72									
101-30	5.37	5.34	5.31	5.26	5.21	5.11	5.02	4.83	4.67									
102-02	5.36	5.33	5.29	5.25	5.19	5.09	4.99	4.79	4.62									
102-06	5.35	5.32	5.28	5.23	5.17	5.06	4.96	4.75	4.58									
102-10	5.34	5.31	5.27	5.21	5.15	5.04	4.93	4.71	4.53									
102-14	5.33	5.30	5.25	5.20	5.13	5.02	4.91	4.67	4.48									
102-18	5.32	5.29	5.24	5.18	5.11	4.99	4.88	4.63	4.43									
102-22	5.31	5.27	5.23	5.17	5.10	4.97	4.85	4.59	4.39									
102-26	5.30	5.26	5.21	5.15	5.08	4.94	4.82	4.56	4.34									
102-30	5.29	5.25	5.20	5.13	5.06	4.92	4.79	4.52	4.29									
103-02	5.28	5.24	5.18	5.12	5.04	4.90	4.76	4.48	4.25									
103-06	5.27	5.23	5.17	5.10	5.02	4.87	4.73	4.44	4.20									
WAL	20.319	15.986	12.569	10.069	8.153	6.069	4.903	3.486	2.819									
Mod Durn	12.064	10.465	8.916	7.589	6.444	5.059	4.212	3.111	2.562									
Mod Convexity	2.019	1.449	1.013	0.715	0.506	0.308	0.213	0.118	0.081									
Principal Window	Sep23 - Sep23	May19 - May19	Dec15 - Dec15	Jun13 - Jun13	Jul11 - Jul11	Jun09 - Jun09	Apr08 - Apr08	Nov06 - Nov06	Mar06 - Mar06									
LIBOR_1MO	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32									
Yield Curve Mat 3MO 6MO 1YR 2YR 5YR 10YR 30YR																		
Yld 1.106 1.099 1.19 1.537 2.833 3.942 4.954																		

The Structured Term Asset-Backed Securities Vehicle, Inc. ("the Trust") is a special purpose vehicle established for the purpose of issuing and selling to investors the Structured Term Asset-Backed Securities ("the Securities") which are backed by the principal and interest payments on the underlying mortgage loans ("the Loans"). The Trust is a special purpose vehicle established for the purpose of issuing and selling to investors the Structured Term Asset-Backed Securities ("the Securities") which are backed by the principal and interest payments on the underlying mortgage loans ("the Loans").

The Trust is a special purpose vehicle established for the purpose of issuing and selling to investors the Structured Term Asset-Backed Securities ("the Securities") which are backed by the principal and interest payments on the underlying mortgage loans ("the Loans"). The Trust is a special purpose vehicle established for the purpose of issuing and selling to investors the Structured Term Asset-Backed Securities ("the Securities") which are backed by the principal and interest payments on the underlying mortgage loans ("the Loans").

The Trust is a special purpose vehicle established for the purpose of issuing and selling to investors the Structured Term Asset-Backed Securities ("the Securities") which are backed by the principal and interest payments on the underlying mortgage loans ("the Loans"). The Trust is a special purpose vehicle established for the purpose of issuing and selling to investors the Structured Term Asset-Backed Securities ("the Securities") which are backed by the principal and interest payments on the underlying mortgage loans ("the Loans").

boams0304bbv3 - 1A24

Banc of America

Balance \$300,000.00 Delay 24 WAC (1) 5.997081203
 Coupon 5.50000000 Dated 05/01/2003 NET (1) 5.7450812
 Settle 05/30/2003 First Payment 06/25/2003 WPM (1) 358

Price	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA		1000 PSA	
		Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield
101-22	5.39	5.37	5.33	5.29	5.24	5.16	5.07	4.91	4.77									
101-26	5.38	5.36	5.32	5.28	5.23	5.13	5.04	4.87	4.72									
101-30	5.37	5.34	5.31	5.26	5.21	5.11	5.01	4.83	4.67									
102-02	5.36	5.33	5.29	5.24	5.19	5.08	4.98	4.79	4.62									
102-06	5.35	5.32	5.28	5.23	5.17	5.06	4.95	4.75	4.58									
102-10	5.34	5.31	5.26	5.21	5.15	5.03	4.92	4.71	4.53									
102-14	5.33	5.30	5.25	5.20	5.13	5.01	4.90	4.67	4.48									
102-18	5.32	5.28	5.24	5.18	5.11	4.98	4.87	4.63	4.43									
102-22	5.31	5.27	5.22	5.16	5.09	4.96	4.84	4.59	4.39									
102-26	5.30	5.26	5.21	5.15	5.07	4.94	4.81	4.56	4.34									
102-30	5.29	5.25	5.20	5.13	5.05	4.91	4.78	4.52	4.29									
103-02	5.28	5.24	5.18	5.11	5.04	4.89	4.75	4.48	4.25									
103-06	5.27	5.23	5.17	5.10	5.02	4.86	4.72	4.44	4.20									
WAL	20.223	15.831	12.486	9.967	8.069	5.986	4.819	3.486	2.819									
Mod Durrn	12.033	10.401	8.875	7.531	6.392	5.000	4.150	3.111	2.562									
Mod Convexity	2.006	1.429	1.003	0.703	0.498	0.301	0.207	0.118	0.081									
Principal Window	Jul23 - Aug23	Mar19 - Apr19	Nov15 - Nov15	Apr13 - May13	Jun11 - Jun11	May09 - May09	Mar08 - Mar08	Nov06 - Nov06	Mar06 - Mar06									
LIBOR_1MO	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32									
Yield Curve Mat	3MO	6MO	1YR	2YR	5YR	10YR	30YR											
	Yld 1.106	1.099	1.19	1.537	2.833	3.942	4.954											

The Structured Finance Company ("Company") has prepared this offering memorandum ("Offering Memorandum") for your information and does not constitute an offer to sell any security or the inclusion of any offer to buy any security in any jurisdiction where such offer or addition would be illegal. This memorandum is based on information that the Structured Finance Company has received from the issuer and is intended to provide you with a copy of the offering memorandum and to provide the issuer with a copy of the offering memorandum. The Structured Finance Company does not warrant the accuracy of the information contained herein. The Structured Finance Company does not intend to provide you with a copy of the offering memorandum and to provide the issuer with a copy of the offering memorandum. The Structured Finance Company does not intend to provide you with a copy of the offering memorandum and to provide the issuer with a copy of the offering memorandum. The Structured Finance Company does not intend to provide you with a copy of the offering memorandum and to provide the issuer with a copy of the offering memorandum.

boams0304bbv3 - 1A22

Banc of America

Balance \$300,000.00 Delay 24 WAC(1) 5.997081203
 Coupon 5.50000000 Dated 05/01/2003 NET(1) 5.7450812
 Settle 05/30/2003 First Payment 06/25/2003 WPM(1) 358

Price	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA		1000 PSA	
		Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield
101-22	5.39	5.37	5.33	5.29	5.24	5.16	5.07	4.91	4.77									
101-26	5.38	5.35	5.32	5.27	5.22	5.13	5.04	4.87	4.72									
101-30	5.37	5.34	5.30	5.26	5.21	5.11	5.01	4.83	4.67									
102-02	5.36	5.33	5.29	5.24	5.19	5.08	4.98	4.79	4.62									
102-06	5.35	5.32	5.28	5.23	5.17	5.06	4.95	4.75	4.58									
102-10	5.34	5.31	5.26	5.21	5.15	5.03	4.92	4.71	4.53									
102-14	5.33	5.30	5.25	5.19	5.13	5.01	4.90	4.67	4.48									
102-18	5.32	5.28	5.24	5.18	5.11	4.98	4.87	4.63	4.43									
102-22	5.31	5.27	5.22	5.16	5.09	4.96	4.84	4.59	4.39									
102-26	5.30	5.26	5.21	5.14	5.07	4.94	4.81	4.56	4.34									
102-30	5.29	5.25	5.19	5.13	5.05	4.91	4.78	4.52	4.29									
103-02	5.28	5.24	5.18	5.11	5.03	4.89	4.75	4.48	4.25									
103-06	5.27	5.23	5.17	5.10	5.02	4.86	4.72	4.44	4.20									
WAL	20.141	15.749	12.403	9.903	8.062	5.986	4.819	3.486	2.819									
Mod Durn	12.005	10.367	8.833	7.494	6.387	5.000	4.150	3.111	2.562									
Mod Convexity	1.996	1.419	0.992	0.696	0.497	0.301	0.207	0.118	0.081									
Principal Window	Jun23 - Jul23	Feb19 - Mar19	Oct15 - Oct15	Apr13 - Apr13	May11 - Jun11	May09 - May09	Mar08 - Mar08	Nov06 - Nov06	Mar06 - Mar06									
LIBOR_1MO	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32									
Yield Curve Mat 3MO 6MO 1YR 2YR 5YR 10YR 30YR																		
Yld 1.106 1.099 1.19 1.537 2.833 3.942 4.954																		

The Standard Form Sheet, Outline Form Sheet, or Computations Manual as approved by the Treasury, is for your private information and does not constitute an offer or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter believes to be accurate and complete and is not intended to constitute an offer or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. The Underwriter does not represent that it is accurate or complete and it is not intended to constitute an offer or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. The Underwriter makes no representation regarding the accuracy or completeness of any information or the fact that any of such information will be used in connection with any registration statement filed with the Securities and Exchange Commission (SEC) and incorporated by reference into an offering registration statement filed with the SEC under Rule 145 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are already issued or otherwise are or may be issued by the issuer of the securities. The issuer of the securities has not prepared, submitted or participated in the preparation of the materials and is not responsible for the accuracy of the material and has not authorized the dissemination of the material. The Underwriter is selling an underwritten and not making an agent for the issuer in connection with the placement of the material, is not

boams0304bv3 - 1A3

Banc of America

Balance \$300,000.00 Delay 24 WAC(1) 5.997081203
 Coupon 5.50000000 Dated 05/01/2003 NET(1) 5.7450812
 Settle 05/30/2003 First Payment 06/25/2003 WPM(1) 358

Price	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA		1000 PSA	
		Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield
101-22	5.39	5.36	5.32	5.28	5.23	5.14	5.06	4.89	4.74									
101-26	5.38	5.35	5.31	5.26	5.21	5.12	5.03	4.85	4.70									
101-30	5.37	5.34	5.29	5.24	5.19	5.09	5.00	4.81	4.65									
102-02	5.36	5.32	5.28	5.23	5.17	5.06	4.97	4.77	4.60									
102-06	5.35	5.31	5.27	5.21	5.15	5.04	4.94	4.73	4.55									
102-10	5.34	5.30	5.25	5.19	5.13	5.01	4.91	4.69	4.50									
102-14	5.33	5.29	5.24	5.18	5.11	4.99	4.88	4.65	4.45									
102-18	5.32	5.28	5.22	5.16	5.09	4.96	4.85	4.61	4.40									
102-22	5.31	5.26	5.21	5.14	5.07	4.94	4.82	4.57	4.35									
102-26	5.30	5.25	5.19	5.13	5.05	4.91	4.79	4.53	4.30									
102-30	5.29	5.24	5.18	5.11	5.03	4.89	4.76	4.49	4.26									
103-02	5.28	5.23	5.17	5.09	5.01	4.86	4.73	4.45	4.21									
103-06	5.26	5.21	5.15	5.07	4.99	4.84	4.70	4.41	4.16									
WAL	19.351	15.003	11.743	9.319	7.653	5.736	4.710	3.403	2.736									
Mod Durm	11.738	10.048	8.497	7.155	6.126	4.822	4.067	3.043	2.492									
Mod Convexity	1.892	1.322	0.912	0.631	0.456	0.279	0.199	0.113	0.077									
Principal Window	Sep22 - Oct22	May18 - Jun18	Feb15 - Mar15	Sep12 - Sep12	Jan11 - Jan11	Feb09 - Feb09	Jan08 - Feb08	Oct06 - Oct06	Feb06 - Feb06									
LIBOR_1MO	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32									

Yield Curve Mat 3MO 6MO 1YR 2YR 5YR 10YR 30YR
 Yld 1.106 1.099 1.19 1.537 2.833 3.942 4.954

The Dealer Firm Does Not Check or Consider Whether, or Approve the "Market's" or "Market's" or "Market's" Information and/or Data as to its Accuracy or Reliability. The Dealer Firm Does Not Assume any Liability for any Inaccuracy in any Information...
 Information contained in this material is for informational purposes only. It is not intended to be used as a basis for investment decisions. The information contained in this material may be subject to change without notice. The Dealer Firm does not warrant the accuracy or completeness of the information contained in this material...
 The information contained in this material is for informational purposes only. It is not intended to be used as a basis for investment decisions. The information contained in this material may be subject to change without notice. The Dealer Firm does not warrant the accuracy or completeness of the information contained in this material...
 The information contained in this material is for informational purposes only. It is not intended to be used as a basis for investment decisions. The information contained in this material may be subject to change without notice. The Dealer Firm does not warrant the accuracy or completeness of the information contained in this material...
 The information contained in this material is for informational purposes only. It is not intended to be used as a basis for investment decisions. The information contained in this material may be subject to change without notice. The Dealer Firm does not warrant the accuracy or completeness of the information contained in this material...

boams0304bbv3 - 1NAS

Banc of America

Balance \$80,000,000.00 Delay 24 WAC (L) 5.997081203
 Coupon 5.50000000 Dated 05/01/2003 NET (L) 5.7450812
 Settle 05/30/2003 First Payment 06/25/2003 WPM (L) 358

Price	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA		1000 PSA	
	Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield	
103-07	5.21		5.18		5.16		5.14		5.12		5.08		5.05		4.84		4.60	
103-11	5.19		5.17		5.14		5.12		5.10		5.07		5.04		4.81		4.57	
103-15	5.18		5.15		5.13		5.11		5.09		5.05		5.02		4.79		4.53	
WAL	15.658		14.008		12.762		11.803		11.049		9.953		9.086		5.821		4.187	
Mod Durn	9.953		9.271		8.731		8.296		7.940		7.392		6.930		4.873		3.670	
Mod Convexity	1.449		1.240		1.083		0.962		0.868		0.734		0.630		0.294		0.164	
Principal Window		Jun08 - Mar33		Jun08 - Mar33		Jun08 - Mar33		Jun08 - Mar33		Jun08 - Mar33		Jun08 - Mar33		Jun08 - Mar33		Jan08 - Mar33		Dec06 - Oct08
LIBOR_1MO	1.32		1.32		1.32		1.32		1.32		1.32		1.32		1.32		1.32	

Yield Curve Mat 3MO 6MO 1YR 2YR 5YR 10YR 30YR

Yld 1.106 1.099 1.19 1.537 2.833 3.942 4.954

The Structured Term Sheet, Outline Term Sheet or Certificate of Participation, as applicable (the "binding"), is by your purchase of this security. This information is not intended to be a solicitation or an offer of any security by any issuer in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter has received, but the Underwriter does not warrant the accuracy or completeness of this information and it should not be relied upon as such. By accepting this material the holder agrees that it will not be held liable by the Underwriter for any loss or damage of any kind arising from the use of this information and that the Underwriter will not be liable for any loss or damage of any kind arising from the use of this information. This Underwriter makes no representation regarding the reasonableness or the accuracy of any information or the material that any of its employees are able to provide based on a review of the information provided to it. The Underwriter is not responsible for any loss or damage of any kind arising from the use of this information and that the Underwriter will not be liable for any loss or damage of any kind arising from the use of this information. The Underwriter is not responsible for any loss or damage of any kind arising from the use of this information and that the Underwriter will not be liable for any loss or damage of any kind arising from the use of this information.

boams0304bbv3 - 1A17

Banc of America

Balance \$300,000.00
 Coupon 5,500000000
 Settle 05/30/2003
 Delay 24
 Dated 05/01/2003
 First Payment 06/25/2003
 WAC(1) 5.997081203
 NET(1) 5.7450812
 WPM(1) 358

	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA		1000 PSA	
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-22	5.39	5.36	5.33	5.29	5.24	5.15	5.07	4.90	4.74									
101-26	5.38	5.35	5.32	5.27	5.22	5.13	5.04	4.86	4.70									
101-30	5.37	5.34	5.30	5.25	5.20	5.10	5.01	4.82	4.65									
102-02	5.36	5.33	5.29	5.24	5.18	5.08	4.98	4.78	4.60									
102-06	5.35	5.32	5.27	5.22	5.16	5.05	4.95	4.74	4.55									
102-10	5.34	5.31	5.26	5.21	5.14	5.03	4.92	4.70	4.50									
102-14	5.33	5.29	5.25	5.19	5.12	5.00	4.90	4.66	4.45									
102-18	5.32	5.28	5.23	5.17	5.10	4.98	4.87	4.62	4.40									
102-22	5.31	5.27	5.22	5.16	5.08	4.95	4.84	4.58	4.35									
102-26	5.30	5.26	5.20	5.14	5.06	4.93	4.81	4.54	4.30									
102-30	5.29	5.25	5.19	5.12	5.05	4.90	4.78	4.50	4.26									
103-02	5.28	5.23	5.18	5.11	5.03	4.88	4.75	4.46	4.21									
103-06	5.27	5.22	5.16	5.09	5.01	4.86	4.72	4.42	4.16									
WAL	19.903	15.569	12.236	9.736	7.910	5.903	4.819	3.427	2.736									
Mod Durn	11.926	10.291	8.749	7.398	6.291	4.941	4.150	3.063	2.492									
Mod Convexity	1.964	1.395	0.972	0.677	0.481	0.294	0.207	0.114	0.077									
Principal Window	Apr23 - Apr23	Dec18 - Dec18	Aug15 - Aug15	Feb13 - Feb13	Apr11 - May11	Apr09 - Apr09	Mar08 - Mar08	Oct06 - Nov06	Feb06 - Feb06									
LIBOR_1MO	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32									
Yield Curve Mat	3MO	6MO	1YR	2YR	5YR	10YR	30YR											
	Y1d	1.106	1.099	1.19	1.537	2.833	3.942	4.954										

The Structured Finance Offer (SFO) is made available to investors through the Issuer's website. The Issuer's website is not intended to constitute an offer and the availability of any offer to buy any security in any jurisdiction shall be subject to the applicable laws and regulations of that jurisdiction. The Issuer's website is not intended to constitute an offer and the availability of any offer to buy any security in any jurisdiction shall be subject to the applicable laws and regulations of that jurisdiction.

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Information contained in this material is not intended to constitute an offer. The information contained in this material is not intended to constitute an offer. The information contained in this material is not intended to constitute an offer. The information contained in this material is not intended to constitute an offer. The information contained in this material is not intended to constitute an offer.

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Banc of America

Balance \$300,000.00 Delay 24 WAC(L) 5.997081203
 Coupon 5.500000000 Dated 05/01/2003 NET(L) 5.7450812
 Settle 05/30/2003 First Payment 06/25/2003 WPM(L) 358

Price	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA		1000 PSA	
		Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield
101-22	5.39	5.36	5.33	5.29	5.24	5.15	5.07	4.89	4.74									
101-26	5.38	5.35	5.32	5.27	5.22	5.13	5.04	4.85	4.70									
101-30	5.37	5.34	5.30	5.25	5.20	5.10	5.01	4.81	4.65									
102-02	5.36	5.33	5.29	5.24	5.18	5.08	4.98	4.77	4.60									
102-06	5.35	5.32	5.27	5.22	5.16	5.05	4.95	4.73	4.55									
102-10	5.34	5.30	5.26	5.21	5.14	5.03	4.92	4.69	4.50									
102-14	5.33	5.29	5.25	5.19	5.12	5.00	4.90	4.65	4.45									
102-18	5.32	5.28	5.23	5.17	5.10	4.98	4.87	4.61	4.40									
102-22	5.31	5.27	5.22	5.16	5.08	4.95	4.84	4.57	4.35									
102-26	5.30	5.26	5.20	5.14	5.06	4.93	4.81	4.53	4.30									
102-30	5.29	5.25	5.19	5.12	5.05	4.90	4.78	4.49	4.26									
103-02	5.28	5.23	5.18	5.11	5.03	4.88	4.75	4.45	4.21									
103-06	5.27	5.22	5.16	5.09	5.01	4.86	4.72	4.41	4.16									
WAL	19.897	15.514	12.207	9.736	7.903	5.903	4.819	3.403	2.736									
Mod Durn	11.924	10.268	8.735	7.398	6.286	4.941	4.150	3.043	2.492									
Mod Convexity	1.964	1.388	0.968	0.677	0.481	0.294	0.207	0.113	0.077									
Principal Window	Mar23 - Apr23	Nov18 - Dec18	Jul15 - Aug15	Feb13 - Feb13	Apr11 - Apr11	Apr09 - Apr09	Mar08 - Mar08	Oct06 - Oct06	Feb06 - Feb06									
LIBOR_1MO	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32									
Yield Curve Mat	3MO	6MO	1YR	2YR	5YR	10YR	30YR											
Yld	1.106	1.099	1.19	1.537	2.833	3.942	4.954											

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Banc of America

Balance \$300,000.00 Delay 24 WAC(1) 5.997081203
 Coupon 5.50000000 Dated 05/01/2003 NET(1) 5.7450812
 Settle 05/30/2003 First Payment 06/25/2003 WPM(1) 358

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
		Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-22		5.39	5.36	5.33	5.29	5.24	5.15	5.06	4.74
101-26		5.38	5.35	5.31	5.27	5.22	5.13	5.03	4.70
101-30		5.37	5.34	5.30	5.25	5.20	5.10	5.00	4.65
102-02		5.36	5.33	5.29	5.24	5.18	5.08	4.97	4.60
102-06		5.35	5.32	5.27	5.22	5.16	5.05	4.94	4.55
102-10		5.34	5.30	5.26	5.20	5.14	5.03	4.92	4.50
102-14		5.33	5.29	5.24	5.19	5.12	5.00	4.89	4.45
102-18		5.32	5.28	5.23	5.17	5.10	4.98	4.86	4.40
102-22		5.31	5.27	5.22	5.15	5.08	4.95	4.83	4.35
102-26		5.30	5.26	5.20	5.14	5.06	4.93	4.80	4.30
102-30		5.29	5.24	5.19	5.12	5.04	4.90	4.77	4.26
103-02		5.28	5.23	5.17	5.10	5.02	4.88	4.74	4.21
103-06		5.27	5.22	5.16	5.09	5.00	4.86	4.71	4.16
WAL		19.736	15.403	12.076	9.653	7.849	5.903	4.736	2.736
Mod Durrn		11.870	10.221	8.668	7.350	6.252	4.941	4.087	2.492
Mod Convexity		1.942	1.373	0.952	0.668	0.475	0.294	0.201	0.077
Principal Window	Feb23 - Feb23	Oct18 - Oct18	Jun15 - Jul15	Jan13 - Jan13	Mar11 - Apr11	Apr09 - Apr11	Feb08 - Feb08	Oct06 - Oct06	Feb06 - Feb06
LIBOR_1MO		1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Yield Curve	Mat	3MO	6MO	1YR	2YR	5YR	10YR	30YR	
	Yld	1.106	1.099	1.19	1.537	2.833	3.942	4.954	

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