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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

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

0001207409
Registrant CIK Number

8-K FOR 10/23/03
Electronic report, schedule or registration statement
of which the documents are a part (give period of report)

333-105940
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 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)

PROCESSED**OCT 27 2003****THOMSON
FINANCIAL***B**W*

B03J CPB5 - Price/Yield - 4A1

Balance	\$211,868,000.00	Delay	24
Initial Coupon	4.6683908	Dated	10/1/2003
Settle	10/27/2003	First Payment	11/25/2003

	10 CPR To Roll	15 CPR To Roll	20 CPR To Roll	25 CPR To Roll	30 CPR To Roll	40 CPR To Roll	50 CPR To Roll	60 CPR To Roll	70 CPR To Roll
Price	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99.19980	4.837	4.858	4.882	4.909	4.939	5.010	5.098	5.208	5.347
99.26230	4.821	4.839	4.860	4.884	4.910	4.972	5.049	5.145	5.266
99.32480	4.805	4.821	4.839	4.859	4.881	4.934	4.999	5.081	5.185
99.38730	4.789	4.802	4.817	4.834	4.852	4.896	4.950	5.018	5.104
99.44980	4.774	4.784	4.796	4.809	4.823	4.858	4.901	4.955	5.023
99.51230	4.758	4.765	4.774	4.784	4.795	4.820	4.852	4.892	4.942
99.57480	4.742	4.747	4.753	4.759	4.766	4.783	4.803	4.829	4.861
99.63730	4.726	4.729	4.731	4.734	4.737	4.745	4.754	4.766	4.780
99.69980	4.710	4.710	4.710	4.709	4.709	4.707	4.705	4.703	4.700
99.76230	4.695	4.692	4.688	4.685	4.680	4.670	4.657	4.640	4.619
99.82480	4.679	4.673	4.667	4.660	4.652	4.632	4.608	4.578	4.539
99.88730	4.663	4.655	4.646	4.635	4.623	4.595	4.559	4.515	4.459
99.94980	4.647	4.637	4.624	4.610	4.595	4.557	4.511	4.453	4.379
100.01230	4.632	4.618	4.603	4.586	4.566	4.520	4.462	4.390	4.299
100.07480	4.616	4.600	4.582	4.561	4.538	4.482	4.414	4.328	4.219
100.13730	4.600	4.582	4.561	4.536	4.509	4.445	4.366	4.266	4.140
100.19980	4.585	4.563	4.539	4.512	4.481	4.408	4.317	4.204	4.060
100.26230	4.569	4.545	4.518	4.487	4.453	4.370	4.269	4.142	3.981
100.32480	4.553	4.527	4.497	4.463	4.424	4.333	4.221	4.080	3.902
100.38730	4.538	4.509	4.476	4.438	4.396	4.296	4.173	4.018	3.822
100.44980	4.522	4.490	4.455	4.414	4.368	4.259	4.125	3.957	3.743
WAL	4.627	3.922	3.342	2.857	2.451	1.829	1.389	1.066	0.822
Mod Dur	3.965	3.395	2.922	2.523	2.186	1.662	1.282	0.997	0.778
Principal Window	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10
LIBOR_1YR	1.51375	1.51375	1.51375	1.51375	1.51375	1.51375	1.51375	1.51375	1.51375

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell 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 considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positions in, and buy and sell, the securities mentioned therein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by reference into an effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any assets backing any securities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, will be superseded by the information contained in any final prospectus for any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. The issuer of the securities has not prepared, reviewed or participated in the preparation of this material. It is not responsible for the accuracy of this material and has not authorized the dissemination of this material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

B03J_CP4 - Price/Yield - 1A2

Balance \$68,409,000.00 Delay 24
Initial Coupon 3.9719703 Dated 10/1/2003
Settle 10/27/2003 First Payment 11/25/2003

Price	10 CPR To Roll	15 CPR To Roll	18 CPR To Roll	20 CPR To Roll	25 CPR To Roll	30 CPR To Roll	40 CPR To Roll	50 CPR To Roll	60 CPR To Roll
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100.12300	3.834	3.821	3.812	3.806	3.789	3.771	3.728	3.672	3.599
100.18550	3.807	3.791	3.781	3.774	3.755	3.734	3.683	3.619	3.534
100.24800	3.779	3.762	3.750	3.742	3.721	3.696	3.639	3.566	3.469
100.31050	3.752	3.732	3.720	3.711	3.686	3.659	3.595	3.513	3.405
100.37300	3.725	3.703	3.689	3.679	3.652	3.622	3.550	3.459	3.340
100.43550	3.698	3.674	3.658	3.647	3.617	3.584	3.506	3.406	3.275
100.49800	3.671	3.644	3.627	3.615	3.583	3.547	3.462	3.353	3.211
100.56050	3.643	3.615	3.597	3.584	3.549	3.510	3.418	3.301	3.146
100.62300	3.616	3.586	3.566	3.552	3.515	3.473	3.374	3.248	3.082
100.68550	3.589	3.557	3.535	3.521	3.480	3.436	3.330	3.195	3.017
100.74800	3.562	3.527	3.505	3.489	3.446	3.399	3.286	3.142	2.953
100.81050	3.535	3.498	3.474	3.458	3.412	3.362	3.242	3.090	2.889
100.87300	3.508	3.469	3.444	3.426	3.378	3.325	3.198	3.037	2.825
100.93550	3.481	3.440	3.413	3.395	3.344	3.288	3.154	2.985	2.761
100.99800	3.454	3.411	3.383	3.363	3.310	3.251	3.110	2.932	2.697
101.06050	3.427	3.382	3.352	3.332	3.276	3.214	3.067	2.880	2.633
101.12300	3.400	3.353	3.322	3.300	3.242	3.177	3.023	2.827	2.570
101.18550	3.373	3.324	3.292	3.269	3.208	3.140	2.979	2.775	2.506
101.24800	3.346	3.295	3.261	3.238	3.174	3.103	2.936	2.723	2.443
101.31050	3.319	3.266	3.231	3.206	3.140	3.067	2.892	2.671	2.379
101.37300	3.292	3.237	3.201	3.175	3.106	3.030	2.849	2.619	2.316
WAL	2.447	2.264	2.159	2.090	1.925	1.769	1.484	1.230	1.003
Mod Durm	2.285	2.119	2.024	1.962	1.811	1.669	1.408	1.174	0.964
Principal Window	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06
LIBOR_1YR	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500

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B03J_PXING2 - Price/Yield - 2A1

Balance \$240,000,000.00 Delay 24
Initial Coupon 4.2204426 Dated 10/1/2003
Settle 10/27/2003 First Payment 11/25/2003

Price	15 CPR To Roll	20 CPR To Roll	25 CPR To Roll	30 CPR To Roll	35 CPR To Roll	40 CPR To Roll	45 CPR To Roll
	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99.31140	4.395	4.413	4.433	4.456	4.482	4.511	4.543
99.37390	4.373	4.389	4.406	4.425	4.447	4.472	4.499
99.43640	4.352	4.365	4.379	4.395	4.413	4.433	4.455
99.49890	4.331	4.341	4.352	4.364	4.378	4.394	4.411
99.56140	4.309	4.317	4.325	4.334	4.344	4.355	4.367
99.62390	4.288	4.293	4.298	4.303	4.309	4.316	4.324
99.68640	4.267	4.269	4.271	4.273	4.275	4.277	4.280
99.74890	4.246	4.245	4.244	4.242	4.240	4.239	4.236
99.81140	4.224	4.221	4.217	4.212	4.206	4.200	4.193
99.87390	4.203	4.197	4.190	4.181	4.172	4.161	4.149
99.93640	4.182	4.173	4.163	4.151	4.138	4.123	4.106
99.99890	4.161	4.149	4.136	4.121	4.104	4.084	4.063
100.06140	4.140	4.125	4.109	4.090	4.069	4.046	4.019
100.12390	4.119	4.102	4.082	4.060	4.035	4.007	3.976
100.18640	4.098	4.078	4.055	4.030	4.001	3.969	3.933
100.24890	4.077	4.054	4.029	4.000	3.967	3.931	3.890
100.31140	4.055	4.030	4.002	3.970	3.933	3.892	3.847
100.37390	4.034	4.007	3.975	3.940	3.899	3.854	3.804
100.43640	4.013	3.983	3.949	3.910	3.866	3.816	3.761
100.49890	3.992	3.959	3.922	3.880	3.832	3.778	3.718
100.56140	3.971	3.936	3.895	3.850	3.798	3.740	3.675
WAL	3.273	2.888	2.549	2.248	1.983	1.750	1.545
Mod Durm	2.950	2.610	2.320	2.060	1.820	1.620	1.440
Principal Window	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08
LIBOR_1YR	1.51375	1.51375	1.51375	1.51375	1.51375	1.51375	1.51375

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B03J_PXING2 - Price/Yield - 2A1

Balance \$240,000,000.00 Delay 24
Initial Coupon 4.2204426 Dated 10/1/2003
Settle 10/27/2003 First Payment 11/25/2003

Price	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR	40 CPR	45 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99.31140	4.116	4.200	4.274	4.340	4.399	4.454	4.505
99.37390	4.102	4.182	4.252	4.313	4.368	4.417	4.463
99.43640	4.087	4.163	4.229	4.286	4.336	4.380	4.420
99.49890	4.073	4.145	4.207	4.260	4.305	4.344	4.378
99.56140	4.058	4.127	4.184	4.233	4.273	4.307	4.336
99.62390	4.044	4.108	4.162	4.206	4.242	4.270	4.294
99.68640	4.029	4.090	4.140	4.179	4.210	4.234	4.252
99.74890	4.015	4.072	4.117	4.153	4.179	4.197	4.210
99.81140	4.000	4.054	4.095	4.126	4.147	4.161	4.168
99.87390	3.986	4.035	4.073	4.099	4.116	4.125	4.126
99.93640	3.971	4.017	4.051	4.073	4.085	4.088	4.084
99.99890	3.957	3.999	4.029	4.046	4.054	4.052	4.043
100.06140	3.943	3.981	4.006	4.020	4.022	4.016	4.001
100.12390	3.928	3.963	3.984	3.993	3.991	3.980	3.959
100.18640	3.914	3.945	3.962	3.967	3.960	3.943	3.918
100.24890	3.900	3.927	3.940	3.941	3.929	3.907	3.876
100.31140	3.885	3.909	3.918	3.914	3.898	3.871	3.835
100.37390	3.871	3.891	3.896	3.888	3.867	3.835	3.793
100.43640	3.857	3.873	3.874	3.862	3.836	3.799	3.752
100.49890	3.842	3.855	3.852	3.835	3.805	3.764	3.711
100.56140	3.828	3.837	3.830	3.809	3.775	3.728	3.669
WAL	5.333	4.082	3.247	2.657	2.221	1.886	1.621
Mod Durm	4.330	3.440	2.810	2.350	2.000	1.720	1.490
Principal Window	11/03 - 10/33	11/03 - 10/33	11/03 - 10/33	11/03 - 10/33	11/03 - 10/33	11/03 - 10/33	11/03 - 09/33
LIBOR_1YR	1.500	1.500	1.500	1.500	1.500	1.500	1.500

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B03J_CPB4 - Price/Yield - 2A2

Balance \$210,000,000.00 Delay 24
Initial Coupon 4.5344426 Dated 10/1/2003
Settle 10/27/2003 First Payment 11/25/2003

Price	10 CPR To Roll	15 CPR To Roll	20 CPR To Roll	25 CPR To Roll	30 CPR To Roll	40 CPR To Roll	50 CPR To Roll	60 CPR To Roll	70 CPR To Roll
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99.81070	4.541	4.537	4.532	4.527	4.521	4.507	4.488	4.464	4.433
99.87320	4.522	4.516	4.508	4.500	4.491	4.468	4.439	4.402	4.353
99.93570	4.503	4.494	4.484	4.473	4.460	4.429	4.399	4.359	4.273
99.99820	4.484	4.473	4.460	4.446	4.430	4.391	4.341	4.277	4.193
100.06070	4.466	4.452	4.436	4.419	4.399	4.352	4.292	4.214	4.114
100.12320	4.447	4.431	4.412	4.392	4.369	4.313	4.243	4.152	4.034
100.18570	4.428	4.409	4.389	4.365	4.338	4.275	4.194	4.090	3.955
100.24820	4.409	4.388	4.365	4.338	4.308	4.236	4.145	4.028	3.876
100.31070	4.390	4.367	4.341	4.311	4.278	4.198	4.096	3.966	3.796
100.37320	4.371	4.346	4.317	4.284	4.247	4.159	4.048	3.904	3.717
100.43570	4.353	4.325	4.293	4.257	4.217	4.121	3.999	3.842	3.639
100.49820	4.334	4.303	4.269	4.231	4.187	4.083	3.950	3.780	3.560
100.56070	4.315	4.282	4.245	4.204	4.157	4.044	3.902	3.719	3.481
100.62320	4.296	4.261	4.222	4.177	4.127	4.006	3.854	3.657	3.403
100.68570	4.278	4.240	4.198	4.150	4.097	3.968	3.805	3.596	3.324
100.74820	4.259	4.219	4.174	4.124	4.066	3.930	3.709	3.473	3.168
100.81070	4.240	4.198	4.150	4.097	4.036	3.892	3.661	3.412	3.090
100.87320	4.222	4.177	4.127	4.070	4.006	3.854	3.612	3.351	3.012
100.93570	4.203	4.156	4.103	4.044	3.976	3.816	3.564	3.290	2.934
100.99820	4.184	4.135	4.080	4.017	3.946	3.778	3.516	3.229	2.857
101.06070	4.166	4.114	4.056	3.991	3.917	3.740			
WAL	3.712	3.273	2.888	2.549	2.248	1.750	1.364	1.061	0.823
Mod Durn	3.305	2.932	2.603	2.311	2.051	1.617	1.277	1.004	0.787
Principal Window	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08	11/03 - 09/08
LIBOR_1YR	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500

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BOAMS 03-J 2A4
CFs at 15 CPR

Period	Date	Principal	Interest	Cash Flow	Balance
Total		21,440,000.00	982,900.25	22,422,900.25	
0	27-Oct-03	0	0	0	21,440,000.00
1	25-Nov-03	0.00	48,865.33	48,865.33	21,440,000.00
2	25-Dec-03	0.00	48,865.33	48,865.33	21,440,000.00
3	25-Jan-04	0.00	48,865.33	48,865.33	21,440,000.00
4	25-Feb-04	0.00	48,865.33	48,865.33	21,440,000.00
5	25-Mar-04	0.00	48,865.33	48,865.33	21,440,000.00
6	25-Apr-04	0.00	48,865.33	48,865.33	21,440,000.00
7	25-May-04	0.00	48,865.33	48,865.33	21,440,000.00
8	25-Jun-04	0.00	48,865.33	48,865.33	21,440,000.00
9	25-Jul-04	0.00	48,865.33	48,865.33	21,440,000.00
10	25-Aug-04	0.00	48,865.33	48,865.33	21,440,000.00
11	25-Sep-04	0.00	48,865.33	48,865.33	21,440,000.00
12	25-Oct-04	0.00	48,865.33	48,865.33	21,440,000.00
13	25-Nov-04	0.00	48,865.33	48,865.33	21,440,000.00
14	25-Dec-04	0.00	48,865.33	48,865.33	21,440,000.00
15	25-Jan-05	0.00	48,865.33	48,865.33	21,440,000.00
16	25-Feb-05	1,235,877.99	48,865.33	1,284,743.32	20,204,122.01
17	25-Mar-05	2,697,378.04	46,048.56	2,743,426.60	17,506,743.97
18	25-Apr-05	2,659,079.07	39,900.79	2,698,979.86	14,847,664.90
19	25-May-05	2,621,313.25	33,840.30	2,655,153.55	12,226,351.65
20	25-Jun-05	2,584,073.20	27,865.89	2,611,939.10	9,642,278.45
21	25-Jul-05	2,547,351.69	21,976.36	2,569,328.05	7,094,926.75
22	25-Aug-05	2,511,141.56	16,170.52	2,527,312.08	4,583,785.19
23	25-Sep-05	2,475,435.76	10,447.21	2,485,882.97	2,108,349.43
24	25-Oct-05	2,108,349.43	4,805.28	2,113,154.71	0.00

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BOAMS 03-J 2A4
CFs at 20 CPR

Period	Date	Principal	Interest	Cash Flow	Balance
Total		21,440,000.00	736,239.48	22,176,239.48	
0	27-Oct-03	0	0	0	21,440,000.00
1	25-Nov-03	0.00	48,865.33	48,865.33	21,440,000.00
2	25-Dec-03	0.00	48,865.33	48,865.33	21,440,000.00
3	25-Jan-04	0.00	48,865.33	48,865.33	21,440,000.00
4	25-Feb-04	0.00	48,865.33	48,865.33	21,440,000.00
5	25-Mar-04	0.00	48,865.33	48,865.33	21,440,000.00
6	25-Apr-04	0.00	48,865.33	48,865.33	21,440,000.00
7	25-May-04	0.00	48,865.33	48,865.33	21,440,000.00
8	25-Jun-04	0.00	48,865.33	48,865.33	21,440,000.00
9	25-Jul-04	0.00	48,865.33	48,865.33	21,440,000.00
10	25-Aug-04	0.00	48,865.33	48,865.33	21,440,000.00
11	25-Sep-04	0.00	48,865.33	48,865.33	21,440,000.00
12	25-Oct-04	1,680,823.87	48,865.33	1,729,689.20	19,759,176.13
13	25-Nov-04	3,611,666.34	45,034.46	3,656,700.80	16,147,509.79
14	25-Dec-04	3,542,180.45	36,802.87	3,578,983.32	12,605,329.34
15	25-Jan-05	3,474,015.25	28,729.65	3,502,744.90	9,131,314.09
16	25-Feb-05	3,407,145.80	20,811.79	3,427,957.58	5,724,168.29
17	25-Mar-05	3,341,547.62	13,046.33	3,354,593.96	2,382,620.67
18	25-Apr-05	2,382,620.67	5,430.39	2,388,051.06	0.00

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BOAMS 03-J 2A4**CFs at 30 CPR**

Period	Date	Principal	Interest	Cash Flow	Balance
Total		21,440,000.00	478,456.43	21,918,456.43	
0	27-Oct-03	0	0	0	21,440,000.00
1	25-Nov-03	0.00	48,865.33	48,865.33	21,440,000.00
2	25-Dec-03	0.00	48,865.33	48,865.33	21,440,000.00
3	25-Jan-04	0.00	48,865.33	48,865.33	21,440,000.00
4	25-Feb-04	0.00	48,865.33	48,865.33	21,440,000.00
5	25-Mar-04	0.00	48,865.33	48,865.33	21,440,000.00
6	25-Apr-04	0.00	48,865.33	48,865.33	21,440,000.00
7	25-May-04	0.00	48,865.33	48,865.33	21,440,000.00
8	25-Jun-04	3,653,104.28	48,865.33	3,701,969.62	17,786,895.72
9	25-Jul-04	5,568,058.53	40,539.30	5,608,597.83	12,218,837.19
10	25-Aug-04	5,400,097.17	27,848.77	5,427,945.94	6,818,740.01
11	25-Sep-04	5,237,173.57	15,541.04	5,252,714.61	1,581,566.44
12	25-Oct-04	1,581,566.44	3,604.65	1,585,171.10	0.00

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BOAMS 03-J 2A4**CFs at 40 CPR**

Period	Date	Principal	Interest	Cash Flow	Balance
Total		21,440,000.00	343,620.46	21,783,620.46	
0	27-Oct-03	0	0	0	21,440,000.00
1	25-Nov-03	0.00	48,865.33	48,865.33	21,440,000.00
2	25-Dec-03	0.00	48,865.33	48,865.33	21,440,000.00
3	25-Jan-04	0.00	48,865.33	48,865.33	21,440,000.00
4	25-Feb-04	0.00	48,865.33	48,865.33	21,440,000.00
5	25-Mar-04	0.00	48,865.33	48,865.33	21,440,000.00
6	25-Apr-04	6,515,271.17	48,865.33	6,564,136.50	14,924,728.83
7	25-May-04	7,723,624.22	34,015.94	7,757,640.17	7,201,104.61
8	25-Jun-04	7,201,104.61	16,412.52	7,217,517.13	0.00

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BOAMS 03-J 2A4
CFs at 60 CPR

Period	Date	Principal	Interest	Cash Flow	Balance
Total		21,440,000.00	207,497.67	21,647,497.67	
0	27-Oct-03	0.00	0.00	0.00	21,440,000.00
1	25-Nov-03	0.00	48,865.33	48,865.33	21,440,000.00
2	25-Dec-03	0.00	48,865.33	48,865.33	21,440,000.00
3	25-Jan-04	1,135,198.38	48,865.33	1,184,063.72	20,304,801.62
4	25-Feb-04	13,888,578.10	46,278.03	13,934,856.13	6,416,223.51
5	25-Mar-04	6,416,223.51	14,623.64	6,430,847.16	0.00

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B03J_FFIEC - FFIEC

FFIEC HIGH RISK SECURITY TEST

B03J_FFIEC Class 2A5 3.606000000% PASS

Swap BP Shift	Security CPR	MAX WAL	Spread Mty	Spread BP	Security Yield	Price	WAL Change actual	Max	Pct Change actual	Max
-300	85	0.280	0.280	125	-0.544	100-29.53	-1.720	-6	0.92	17%
-200	80	0.320	0.320	125	0.466	100-24.44	-1.680	-6	0.76	17%
-100	45	0.795	0.795	125	1.693	101-08.75	-1.205	-6	1.27	17%
0	20	2.000	2.000	125	3.507	100-00.00	0.000		0	
100	15	2.679	2.679	125	4.938	96-17.60	0.679	4	-3.45	17%
200	14	2.867	2.867	125	6.058	93-16.75	0.867	4	-6.48	17%
300	12	3.327	3.327	125	7.308	89-05.83	1.327	4	-10.82	17%

Swap Curve

Mat	0.25YR	0.5YR	1.25YR	2YR	3YR	4YR	5YR	6YR	7YR
Yld	1.199	1.262	1.723	2.257	2.893	3.398	3.799	4.068	4.308

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B03J_FFIEC - FFIEC

FFIEC HIGH RISK SECURITY TEST

B03J_FFIEC

Class 2A7 4.32344257%

PASS

Tsy BP Shift	Security CPR	MAX Treasury Spread			Security Yield	Price	WAL Change		Pct Change	
		WAL	WAL	Mty			actual	Max	actual	Max
-300	85	0.542	105.1	0.542	-0.661	102.4216	-3.627	-6	3.31	17%
-200	80	0.635	105.1	0.635	0.396	102.2043	-3.534	-6	3.09	17%
-100	45	1.627	105.1	1.627	2.042	103.3729	-2.543	-6	4.27	17%
0	20	4.170	105.1	4.170	4.517	99.1395	0.000		0	
100	15	4.899	105.1	4.899	5.809	93.6779	0.729	4	-5.51	17%
200	14	4.911	105.1	4.911	6.814	89.7167	0.741	4	-9.5	17%
300	12	4.911	105.1	4.911	7.814	85.9818	0.741	4	-13.27	17%

Swap Curve

Mat 0.25YR	0.5YR	1.25YR	2YR	3YR	4YR	5YR	6YR	7YR
Yld 1.199	1.262	1.723	2.257	2.893	3.398	3.799	4.068	4.308

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B03J_CP4 - PriceYield - 2A9

Balance \$30,596,000.00 Delay 0
Initial Coupon 3.4140000 Dated 10/25/2003
Settle 10/27/2003 First Payment 11/25/2003

Price	10 CPR To Roll	15 CPR To Roll	18 CPR To Roll	20 CPR To Roll	25 CPR To Roll	30 CPR To Roll	40 CPR To Roll	50 CPR To Roll	60 CPR To Roll
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100.12450	3.304	3.244	3.207	3.183	3.120	3.056	2.922	2.779	2.621
100.18700	3.237	3.147	3.092	3.055	2.960	2.865	2.663	2.449	2.212
100.24950	3.170	3.050	2.976	2.927	2.801	2.674	2.405	2.120	1.804
100.31200	3.103	2.953	2.861	2.800	2.642	2.483	2.148	1.791	1.398
100.37450	3.036	2.856	2.746	2.672	2.483	2.292	1.891	1.464	0.992
100.43700	2.970	2.760	2.631	2.545	2.324	2.102	1.634	1.137	0.588
100.49950	2.903	2.663	2.516	2.418	2.166	1.913	1.379	0.811	0.185
100.56200	2.836	2.567	2.401	2.291	2.008	1.723	1.123	0.486	-0.217
100.62450	2.770	2.470	2.287	2.165	1.850	1.534	0.868	0.161	-0.618
100.68700	2.703	2.374	2.172	2.038	1.692	1.345	0.614	-0.163	-1.018
100.74950	2.637	2.278	2.058	1.912	1.535	1.157	0.360	-0.485	-1.416
100.81200	2.570	2.182	1.944	1.786	1.378	0.969	0.107	-0.808	-1.814
100.87450	2.504	2.086	1.830	1.660	1.221	0.781	-0.146	-1.129	-2.211
100.93700	2.438	1.990	1.716	1.534	1.065	0.594	-0.398	-1.450	-2.606
100.99950	2.372	1.895	1.603	1.409	0.908	0.407	-0.650	-1.770	-3.000
101.06200	2.306	1.799	1.489	1.283	0.752	0.220	-0.901	-2.089	-3.394
101.12450	2.240	1.704	1.376	1.158	0.596	0.033	-1.152	-2.407	-3.786
101.18700	2.174	1.609	1.263	1.033	0.441	-0.153	-1.402	-2.725	-4.177
101.24950	2.108	1.514	1.150	0.908	0.285	-0.339	-1.651	-3.041	-4.567
101.31200	2.042	1.419	1.037	0.784	0.130	-0.524	-1.901	-3.358	-4.956
101.37450	1.976	1.324	0.925	0.659	-0.025	-0.709	-2.149	-3.673	-5.344
WAL	0.964	0.661	0.554	0.500	0.400	0.333	0.246	0.192	0.155
Mod Durm	0.934	0.646	0.543	0.492	0.395	0.329	0.245	0.192	0.156
Principal Window	11/03 - 10/05	11/03 - 02/05	11/03 - 11/04	11/03 - 10/04	11/03 - 08/04	11/03 - 06/04	11/03 - 04/04	11/03 - 02/04	11/03 - 01/04
LIBOR_1YR	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500

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B03J_CP4 - Price/Yield - 4A1

Balance \$211,868,000.00 Delay 24
Initial Coupon 4.6683908 Dated 10/1/2003
Settle 10/27/2003 First Payment 11/25/2003

Price	10 CPR To Roll	15 CPR To Roll	20 CPR To Roll	25 CPR To Roll	30 CPR To Roll	40 CPR To Roll	50 CPR To Roll	60 CPR To Roll	70 CPR To Roll
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-06.00	4.840	4.862	4.886	4.913	4.944	5.018	5.108	5.221	5.364
99-08.00	4.824	4.843	4.864	4.888	4.916	4.980	5.058	5.157	5.282
99-10.00	4.808	4.825	4.843	4.863	4.887	4.942	5.009	5.094	5.201
99-12.00	4.793	4.806	4.821	4.838	4.858	4.904	4.960	5.030	5.120
99-14.00	4.777	4.788	4.800	4.814	4.829	4.866	4.911	4.967	5.039
99-16.00	4.761	4.769	4.778	4.789	4.800	4.828	4.862	4.904	4.958
99-18.00	4.745	4.751	4.757	4.764	4.772	4.790	4.813	4.841	4.877
99-20.00	4.729	4.732	4.735	4.739	4.743	4.752	4.764	4.778	4.796
99-22.00	4.713	4.714	4.714	4.714	4.714	4.715	4.715	4.715	4.716
99-24.00	4.698	4.695	4.693	4.689	4.686	4.677	4.666	4.653	4.635
99-26.00	4.682	4.677	4.671	4.665	4.657	4.639	4.618	4.590	4.555
99-28.00	4.666	4.659	4.650	4.640	4.629	4.602	4.569	4.527	4.475
99-30.00	4.651	4.640	4.629	4.615	4.600	4.564	4.520	4.465	4.395
100-00.00	4.635	4.622	4.607	4.591	4.572	4.527	4.472	4.403	4.315
100-02.00	4.619	4.604	4.586	4.566	4.543	4.490	4.423	4.340	4.235
100-04.00	4.603	4.585	4.565	4.541	4.515	4.452	4.375	4.278	4.155
100-06.00	4.588	4.567	4.543	4.517	4.487	4.415	4.327	4.216	4.076
100-08.00	4.572	4.549	4.522	4.492	4.458	4.378	4.279	4.154	3.996
100-10.00	4.557	4.530	4.501	4.468	4.430	4.341	4.230	4.092	3.917
100-12.00	4.541	4.512	4.480	4.443	4.402	4.303	4.182	4.030	3.838
100-14.00	4.525	4.494	4.459	4.419	4.373	4.266	4.134	3.969	3.759
WAL	4.627	3.922	3.342	2.857	2.451	1.829	1.389	1.066	0.822
Mod Durm	3.970	3.390	2.920	2.520	2.190	1.660	1.280	1.000	0.780
Principal Window	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10	11/03 - 09/10
LIBOR_1YR	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500

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B03J_CP4 - Price/Yield - 1A1

Balance \$215,000,000.00 Delay 24
Initial Coupon 3.459703 Dated 10/1/2003
Settle 10/27/2003 First Payment 11/25/2003

Price	10 CPR To Roll	15 CPR To Roll	20 CPR To Roll	25 CPR To Roll	30 CPR To Roll	40 CPR To Roll	50 CPR To Roll	60 CPR To Roll	70 CPR To Roll
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99.37330	3.653	3.666	3.682	3.699	3.718	3.763	3.820	3.896	3.997
99.43580	3.625	3.637	3.650	3.664	3.680	3.718	3.766	3.830	3.916
99.49830	3.598	3.607	3.618	3.630	3.643	3.674	3.713	3.764	3.834
99.56080	3.571	3.578	3.586	3.595	3.605	3.629	3.659	3.699	3.752
99.62330	3.543	3.549	3.554	3.561	3.568	3.584	3.606	3.633	3.671
99.68580	3.516	3.519	3.523	3.526	3.530	3.540	3.552	3.568	3.590
99.74830	3.489	3.490	3.491	3.492	3.493	3.495	3.499	3.503	3.508
99.81080	3.462	3.460	3.459	3.457	3.456	3.451	3.445	3.438	3.427
99.87330	3.435	3.431	3.427	3.423	3.418	3.407	3.392	3.373	3.346
99.93580	3.408	3.402	3.396	3.389	3.381	3.362	3.339	3.308	3.266
99.99830	3.380	3.373	3.364	3.354	3.344	3.318	3.286	3.243	3.185
100.06080	3.353	3.343	3.332	3.320	3.306	3.274	3.233	3.178	3.104
100.12330	3.326	3.314	3.301	3.286	3.269	3.230	3.180	3.113	3.024
100.18580	3.299	3.285	3.269	3.252	3.232	3.186	3.127	3.049	2.944
100.24830	3.272	3.256	3.238	3.218	3.195	3.142	3.074	2.984	2.863
100.31080	3.245	3.227	3.206	3.183	3.158	3.098	3.021	2.920	2.783
100.37330	3.218	3.198	3.175	3.149	3.121	3.054	2.968	2.855	2.703
100.43580	3.191	3.169	3.143	3.115	3.084	3.010	2.915	2.791	2.624
100.49830	3.164	3.139	3.112	3.081	3.047	2.966	2.863	2.727	2.544
100.56080	3.137	3.110	3.081	3.047	3.010	2.922	2.810	2.663	2.464
100.62330	3.110	3.081	3.049	3.013	2.973	2.878	2.758	2.599	2.385
WAL	2.447	2.264	2.090	1.925	1.769	1.484	1.230	1.003	0.802
Mod Durn	2.300	2.132	1.971	1.819	1.675	1.410	1.174	0.961	0.773
Principal Window	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06	11/03 - 09/06
LIBOR_1YR	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500

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