

EXECUTED

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

REC'D S.E.C.
NOV 24 2003
SC26
OMB APPROVAL
OMB Number: 3235-0327
Expires: July 31, 2004
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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS



03038889

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

0001207409
Registrant CIK Number

FOR 11/24/03
8-K for 2003-9
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)

PROCESSED

NOV 26 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 November 24,
2003, that the information set forth in this statement is true and complete.

By: _____
(Name)

(Title)

Deal Summary Report

bm039fsPOFinal

Assumptions										Collateral			
Settlement	25-Nov-2003	Prepay	1300 PSA/300 PSA/300 PSA	Avg	Dur	Yield	Spread	Bench	Price	Accrued	NetNet	Dated	Notes
1st Pay Date	25-Dec-2003	Default	0 CDR	Life			bp		%	Int(M)	(MM)	Date	
		Recovery	0 months										
		Severity	0%										
PO	4,705,505.00	0.00000	12/03 - 11/33	5.203								01-Nov-03	CPT
1IO	390,349,453.36	0.37236	12/03 - 10/33	5.681								01-Nov-03	CPT_IO
1AR	50.00	5.50000	12/03 - 12/03	0.083								01-Nov-03	FIX
1ALR	50.00	5.50000	12/03 - 12/03	0.083								01-Nov-03	FIX
1A4	38,834,000.00	5.50000	12/08 - 10/33	11.066								01-Nov-03	FIX
1A11	4,315,000.00	5.50000	12/08 - 10/33	11.066								01-Nov-03	FIX
1A1	49,000,000.00	5.00000	12/03 - 09/10	3.284								01-Nov-03	FIX
1A5	9,800,000.00	1.62000	12/03 - 09/10	3.284								25-Nov-03	FLT
1A6	9,800,000.00	6.38000	12/03 - 09/10	3.284								25-Nov-03	INV_IO
1A7	3,466,000.00	5.50000	09/10 - 07/11	7.225								01-Nov-03	FIX
1A8	1,200,000.00	5.50000	07/11 - 12/11	7.872								01-Nov-03	FIX
1A9	3,483,000.00	5.50000	12/11 - 07/13	8.777								01-Nov-03	FIX
1A10	2,966,000.00	5.50000	07/13 - 10/15	10.695								01-Nov-03	FIX
1A12	155,553,776.00	1.57000	12/03 - 06/11	3.470								25-Nov-03	FLT
1A13	3,499,165.00	1.57000	12/03 - 06/11	3.470								25-Nov-03	FLT
1A14	86,756,150.00	12.70499	12/03 - 06/11	3.470								25-Nov-03	INV
1A15	1,625,000.00	5.25000	06/11 - 04/12	7.958								01-Nov-03	FIX
1A16	1,625,000.00	5.75000	06/11 - 04/12	7.958								01-Nov-03	FIX
1A17	1,972,500.00	5.25000	04/12 - 12/13	9.180								01-Nov-03	FIX
1A18	1,972,500.00	5.75000	04/12 - 12/13	9.180								01-Nov-03	FIX
1A19	1,367,500.00	5.25000	12/13 - 10/15	10.960								01-Nov-03	FIX
1A20	1,367,500.00	5.75000	12/13 - 10/15	10.960								01-Nov-03	FIX
1A21	22,012,666.50	5.50000	06/11 - 10/15	9.270								01-Nov-03	FIX
1A22	495,172.50	5.50000	06/11 - 10/15	9.270								01-Nov-03	FIX
1A3	24,961,000.00	5.50000	12/06 - 10/33	15.048								01-Nov-03	FIX
MBIA	24,961,000.00	0.08000	12/03 - 10/33	15.048								01-Nov-03	IO
1A2	363,070.00	0.00000	12/06 - 10/33	15.048								01-Nov-03	FIX

The Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "materials"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. The 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 officers, directors, partners 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 buy and sell, the securities mentioned herein 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 the material regarding 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 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.

1B1	6,041,000.00	5.50000	12/03 - 10/33	10.322	01-Nov-03	FIX
1B2	2,589,000.00	5.50000	12/03 - 10/33	10.322	01-Nov-03	FIX
1B3	1,294,000.00	5.50000	12/03 - 10/33	10.322	01-Nov-03	FIX
1B4	863,000.00	5.50000	12/03 - 10/33	10.322	01-Nov-03	FIX
1B5	647,000.00	5.50000	12/03 - 10/33	10.322	01-Nov-03	FIX
1B6	648,525.82	5.50000	12/03 - 10/33	10.322	01-Nov-03	FIX
2A4	6,675,000.00	5.50000	12/08 - 11/33	11.070	01-Nov-03	FIX
2A1	31,322,176.00	1.57000	12/03 - 07/11	3.554	25-Nov-03	FLT
2A2	17,084,824.00	12.70499	12/03 - 07/11	3.554	25-Nov-03	INV
2A3	9,975,000.00	5.50000	07/11 - 11/33	11.744	01-Nov-03	FIX
2A5	1,201,000.00	5.50000	12/03 - 11/33	5.581	01-Nov-03	FIX
XB1	2,486,000.00	5.26925	12/03 - 11/33	8.938	01-Nov-03	WAC
XB2	828,000.00	5.26925	12/03 - 11/33	8.938	01-Nov-03	WAC
XB3	319,000.00	5.26925	12/03 - 11/33	8.938	01-Nov-03	WAC
XB4	128,000.00	5.26925	12/03 - 11/33	8.938	01-Nov-03	WAC
XB5	127,000.00	5.26925	12/03 - 11/33	8.938	01-Nov-03	WAC
XB6	257,327.61	5.26925	12/03 - 11/33	8.938	01-Nov-03	WAC
210	111,697,799.29	0.33735	12/03 - 10/18	4.503	01-Nov-03	WAC
3A1	153,135,000.00	5.00000	12/03 - 09/18	4.454	01-Nov-03	CPT_IO
3B1	1,017,000.00	5.00000	12/03 - 09/18	7.273	01-Nov-03	FIX
3B2	312,000.00	5.00000	12/03 - 09/18	7.273	01-Nov-03	FIX
3B3	235,000.00	5.00000	12/03 - 09/18	7.273	01-Nov-03	FIX
3B4	156,000.00	5.00000	12/03 - 09/18	7.273	01-Nov-03	FIX
3B5	156,000.00	5.00000	12/03 - 09/18	7.273	01-Nov-03	FIX
3B6	157,485.54	5.00000	12/03 - 09/18	7.273	01-Nov-03	FIX
4A1	55,335,000.00	5.00000	12/03 - 10/18	4.411	01-Nov-03	FIX
4A2	1,029,000.00	5.00000	12/03 - 10/18	4.411	01-Nov-03	FIX

Yield Curve

Mat	6MO	2YR	3YR	5YR	10YR	30YR
Yld	1.005	1.789	2.323	3.138	4.167	5.019

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bm039fsPOFinal -- 1A1

Banc of America

Balance \$49,000,000.00
Coupon 5.00000
Settle 11/25/2003

Delay Dated
First Payment

24
11/01/2003
12/25/2003

WAC (1)
NET (1)

6.008623203
5.755123

WAM (1)
WALA (1)

359
1

Price		0 PSA		100 PSA		300 PSA		500 PSA		800 PSA	
		Yield		Yield		Yield		Yield		Yield	
99-12-00		5.0803		5.1035		5.1530		5.1897		5.2314	
99-16-00		5.0683		5.0815		5.1098		5.1307		5.1546	
99-20-00		5.0564		5.0597		5.0667		5.0719		5.0779	
99-24-00		5.0444		5.0378		5.0237		5.0133		5.0014	
99-28-00		5.0325		5.0160		4.9807		4.9547		4.9250	
100-00-00		5.0206		4.9943		4.9379		4.8962		4.8488	
100-04-00		5.0087		4.9726		4.8951		4.8378		4.7727	
100-08-00		4.9968		4.9509		4.8524		4.7796		4.6967	
100-12-00		4.9850		4.9293		4.8097		4.7214		4.6209	
100-16-00		4.9732		4.9077		4.7672		4.6634		4.5452	
100-20-00		4.9614		4.8861		4.7247		4.6054		4.4697	
WAL		16.748		7.452		3.284		2.333		1.758	
Mod Durn		10.477		5.733		2.908		2.132		1.636	
Mod Convexity		1.688		0.531		0.125		0.067		0.040	
Principal Window		Dec03 - Oct30		Dec03 - Aug21		Dec03 - Sep10		Dec03 - Mar08		Dec03 - Nov06	
LIBOR_1MO		1.12		1.12		1.12		1.12		1.12	
CMT_10YR		1.12		1.12		1.12		1.12		1.12	
Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR				
	Yld	1.005	1.789	2.323	3.138	4.167	5.019				

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bm039fsPOFinal -- 3A1

Banc of America

Balance
Coupon
Settle

\$153,135,000.00
5.00000
11/25/2003

Delay
Dated
First Payment

24
11/01/2003
12/25/2003

WAC(3)
NET(3)

5.397020759
5.143521

WAM(3)
WALA(3)

177
1

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield
99-16.00	5.0784	5.0843	5.0972	5.1104	5.1294
99-20.00	5.0589	5.0603	5.0636	5.0689	5.0716
99-24.00	5.0394	5.0364	5.0300	5.0234	5.0139
99-28.00	5.0200	5.0126	4.9965	4.9801	4.9564
100-00.00	5.0006	4.9888	4.9631	4.9368	4.8989
100-04.00	4.9812	4.9650	4.9298	4.8936	4.8416
100-08.00	4.9619	4.9413	4.8965	4.8505	4.7844
100-12.00	4.9426	4.9176	4.8633	4.8075	4.7273
100-16.00	4.9234	4.8939	4.8301	4.7646	4.6703
100-20.00	4.9042	4.8704	4.7971	4.7218	4.6135
100-24.00	4.8850	4.8468	4.7641	4.6791	4.5567
WAL	8.406	6.614	4.454	3.305	2.401
Mod Durn	6.435	5.240	3.735	2.885	2.173
Mod Convexity	0.615	0.436	0.235	0.140	0.077
Principal Window	Dec03 - Sep18	Dec03 - Sep18	Dec03 - Sep18	Dec03 - Sep18	Dec03 - Sep18
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat	6MO	2YR	3YR	5YR
	Yld	1.005	1.789	2.323	3.138
					4.167
					5.019

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bm039fsPOFinal -- 2A3

Banc of America

Balance
Coupon
Settle

\$9,975,000.00
5.50000
11/25/2003

Delay
Dated
First Payment

24
11/01/2003
12/25/2003

WAC (2)
NET (2)

6.031775404
5.778275

WAM (2)
WALA (2)

359
0

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield
93-17.00	6.0178	6.0568	6.3360	6.8650	7.4738
93-21.00	6.0080	6.0462	6.3195	6.8373	7.4331
93-25.00	5.9983	6.0356	6.3030	6.8096	7.3926
93-29.00	5.9885	6.0251	6.2866	6.7820	7.3520
94-01.00	5.9788	6.0146	6.2701	6.7545	7.3116
94-05.00	5.9692	6.0041	6.2537	6.7269	7.2712
94-09.00	5.9595	5.9936	6.2374	6.6995	7.2309
94-13.00	5.9499	5.9832	6.2211	6.6720	7.1907
94-17.00	5.9402	5.9727	6.2048	6.6447	7.1505
94-21.00	5.9306	5.9623	6.1885	6.6173	7.1103
94-25.00	5.9211	5.9519	6.1723	6.5900	7.0703
WAL	28.704	24.030	11.744	5.860	3.770
Mod Durn	13.676	12.613	8.077	4.810	3.278
Mod Convexity	2.881	2.354	0.889	0.285	0.131
Principal Window	Mar31 - Nov33	Feb23 - Nov33	Jul11 - Nov33	Aug08 - Jan12	Feb07 - Apr08
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Yld 1.005 1.789 2.323 3.138 4.167 5.019				

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bm039fsPOFinal -- 2A2

Banc of America

Balance
Coupon
Settle

\$17,084,824.00
12.70499
11/25/2003

Delay
Dated
First Payment

0
11/25/2003
12/25/2003

Index
Mult / Margin
Cap / Floor

LIBOR_1MO | 1.12
-1.83333326 / 14.758
14.758333293 / 0

WAC(2)
NET(2)

6.031775404
5.778275

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
102-16.00	Yield 12.6430	Yield 12.4651	Yield 12.0947	Yield 11.8078	Yield 11.4817
102-20.00	12.6233	12.4367	12.0481	11.7471	11.4050
102-24.00	12.6037	12.4083	12.0016	11.6865	11.3285
102-28.00	12.5841	12.3801	11.9552	11.6260	11.2521
103-00.00	12.5646	12.3519	11.9088	11.5657	11.1758
103-04.00	12.5451	12.3237	11.8626	11.5054	11.0997
103-08.00	12.5256	12.2957	11.8164	11.4453	11.0238
103-12.00	12.5062	12.2677	11.7704	11.3853	10.9479
103-16.00	12.4868	12.2397	11.7244	11.3254	10.8723
103-20.00	12.4675	12.2118	11.6785	11.2656	10.7967
103-24.00	12.4482	12.1840	11.6327	11.2059	10.7213
WAL	17.083	8.001	3.554	2.519	1.903
Mod Durn	6.222	4.312	2.624	2.014	1.594
Mod Convexity	0.711	0.333	0.109	0.062	0.039
Principal Window	Dec03 - Mar31	Dec03 - Feb23	Dec03 - Jul11	Dec03 - Aug08	Dec03 - Feb07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR Yld 1.005 1.789 2.323 3.138 4.167 5.019				

This Structural Term Sheet, "Structural Term Sheet of Computational Materials," is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. The 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 the 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 material's accuracy 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 herein 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 the material regarding any assets backing any securities discussed herein is superseded by any information regarding such assets, whether 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 the 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.

bm039fsPOFinal -- 2A1

Banc of America

Balance
Coupon
Settle

\$31,322,176.00
1.57000
11/25/2003

Delay
Dated
First Payment

0
11/25/2003
12/25/2003

Index
Mult / Margin
Cap / Floor

LIBOR_1MO | 1.12
1.0 / 0.45
8.5 / 0.45

WAC(2)
NET(2)

6.031775404
5.778275

Price	0 PSA		100 PSA		300 PSA		500 PSA		800 PSA	
		Yield		Yield		Yield		Yield		Yield
99-13.00		1.6162		1.6570		1.7501		1.8193		1.8962
99-17.00		1.6075		1.6397		1.7132		1.7677		1.8284
99-21.00		1.5989		1.6224		1.6763		1.7162		1.7607
99-25.00		1.5902		1.6052		1.6394		1.6648		1.6931
99-29.00		1.5816		1.5880		1.6027		1.6136		1.6257
100-01.00		1.5730		1.5709		1.5660		1.5624		1.5583
100-05.00		1.5644		1.5537		1.5293		1.5112		1.4911
100-09.00		1.5558		1.5366		1.4928		1.4602		1.4240
100-13.00		1.5473		1.5196		1.4563		1.4093		1.3570
100-17.00		1.5387		1.5025		1.4198		1.3585		1.2902
100-21.00		1.5302		1.4856		1.3834		1.3077		1.2234
WAL		17.083		8.001		3.554		2.519		1.903
Mod Durr		14.533		7.290		3.408		2.443		1.857
Mod Convexity		2.813		0.809		0.166		0.085		0.050
Principal Window	Dec03 - Mar31		Dec03 - Feb23		Dec03 - Jul11		Dec03 - Aug08		Dec03 - Feb07	
LIBOR_1MO		1.12		1.12		1.12		1.12		1.12
CMT_10YR		1.12		1.12		1.12		1.12		1.12
Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR										
Yld 1.005 1.789 2.323 3.138 4.167 5.019										

This Structural Term Sheet, Confidential 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 warrant 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 may buy and sell, the securities mentioned herein 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 and is not intended to be updated or revised. Any information regarding such securities, including any information regarding the creditworthiness of the issuer of such securities, discussed herein is for informational purposes only and is not intended to be relied upon in connection with any securities transaction. The Underwriter 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.

Banc of America

Balance	\$3,483,000.00	24	WAC(1)	6.008623203	WAM(1)	359
Coupon	5.50000	Dated	NET(1)	5.755123	WALA(1)	1

Price		0 PSA		100 PSA		300 PSA		500 PSA		800 PSA	
		Yield		Yield		Yield		Yield		Yield	
95-26.00		5.8443		5.8789		6.1398		6.4705		6.8532	
96-02.00		5.8254		5.8577		6.1013		6.4098		6.7669	
96-10.00		5.8066		5.8366		6.0628		6.3493		6.6809	
96-18.00		5.7879		5.8155		6.0245		6.2890		6.5952	
96-26.00		5.7692		5.7946		5.9863		6.2289		6.5097	
97-02.00		5.7506		5.7737		5.9482		6.1690		6.4245	
97-10.00		5.7320		5.7529		5.9102		6.1093		6.3395	
97-18.00		5.7136		5.7322		5.8724		6.0497		6.2548	
97-26.00		5.6952		5.7116		5.8347		5.9904		6.1704	
98-02.00		5.6769		5.6910		5.7971		5.9312		6.0863	
98-10.00		5.6586		5.6705		5.7596		5.8722		6.0024	
98-18.00		5.6405		5.6501		5.7222		5.8134		5.9187	
98-26.00		5.6224		5.6297		5.6849		5.7547		5.8354	
99-02.00		5.6043		5.6094		5.6478		5.6962		5.7522	
99-10.00		5.5864		5.5892		5.6108		5.6380		5.6694	
99-18.00		5.5685		5.5691		5.5738		5.5798		5.5868	
99-26.00		5.5506		5.5490		5.5370		5.5219		5.5044	
WAL		28.293		21.999		8.777		5.066		3.411	
Mod Durn		13.877		12.356		6.760		4.296		3.021	
Mod Convexity		2.923		2.178		0.564		0.222		0.112	
Principal Window		Oct31 - Jul32		Aug24 - Mar27		Dec11 - Jul13		Sep08 - Mar09		Feb07 - May07	
LIBOR_1MO		1.12		1.12		1.12		1.12		1.12	
CMT_10YR		1.12		1.12		1.12		1.12		1.12	
Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR				
		Yld 1.005	1.789	2.323	3.138	4.167	5.019				

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Banc of America

Balance	\$3,483,000.00	Delay	24	WAC(1)	6.008623203	WAM(1)	359
Coupon	5.50000	Dated	11/01/2003	NET(1)	5.755123	WALA(1)	1
Settle	11/25/2003	First Payment	12/25/2003				

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
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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. The 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 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 indicated 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 the 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 securities discussed herein supersedes all prior information in the Material, whether regarding the assets backing any securities discussed herein or otherwise, and be superseded by the information contained in any final prospectus for any securities actually sold by 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, 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.

bm039fsPOFinal -- 1A8

Banc of America

Balance	\$1,200,000.00	Delay Dated	24	WAC(1)	6.008623203	359
Coupon	5.50000	First Payment	11/01/2003	NET(1)	5.755123	1
Settle	11/25/2003		12/25/2003			

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
95-26.00	Yield 5.8464	Yield 5.8923	Yield 6.1911	Yield 6.5208	Yield 6.9114
96-02.00	5.8273	5.8702	6.1491	6.4568	6.8212
96-10.00	5.8084	5.8482	6.1072	6.3929	6.7313
96-18.00	5.7895	5.8263	6.0655	6.3293	6.6417
96-26.00	5.7707	5.8044	6.0239	6.2659	6.5523
97-02.00	5.7520	5.7827	5.9824	6.2026	6.4633
97-10.00	5.7333	5.7610	5.9411	6.1396	6.3745
97-18.00	5.7147	5.7394	5.8999	6.0767	6.2860
97-26.00	5.6962	5.7179	5.8588	6.0141	6.1978
98-02.00	5.6777	5.6964	5.8179	5.9516	6.1098
98-10.00	5.6594	5.6751	5.7770	5.8893	6.0222
98-18.00	5.6410	5.6538	5.7363	5.8272	5.9347
98-26.00	5.6228	5.6326	5.6958	5.7653	5.8476
99-02.00	5.6046	5.6114	5.6553	5.7036	5.7608
99-10.00	5.5865	5.5903	5.6150	5.6421	5.6742
99-18.00	5.5685	5.5693	5.5748	5.5808	5.5878
99-26.00	5.5505	5.5484	5.5347	5.5196	5.5018
WAL	27.796	20.307	7.872	4.761	3.250
Mod Durn	13.776	11.852	6.208	4.070	2.891
Mod Convexity	2.867	1.967	0.471	0.200	0.102
Principal Window	Jul31 - Oct31	Oct23 - Aug24	Jul11 - Dec11	Jul08 - Sep08	Feb07 - Feb07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat	6MO	2YR	3YR	5YR
	Yld	1.005	1.789	2.323	3.138
				4.167	5.019
					30YR

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Banc of America

Balance	\$1,200,000.00	Delay	24	WAC(1)	6.008623203	WAM(1)	359
Coupon	5.50000	Dated	11/01/2003	NET(1)	5.755123	WALA(1)	1
Settle	11/25/2003	First Payment	12/25/2003				

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
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bm039fsPOFinal -- 1A7

Banc of America

Balance
Coupon
Settle

\$3,466,000.00
5.50000
11/25/2003

Delay
Dated
First Payment

24
11/01/2003
12/25/2003

WAC (1)
NET (1)

6.008623203
5.755123

WAM (1)
WALA (1)

359
1

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
95-26.00	Yield 5.8486	Yield 5.9065	Yield 6.2361	Yield 6.5697	Yield 6.9705
96-02.00	5.8294	5.8835	6.1911	6.5024	6.8764
96-10.00	5.8103	5.8605	6.1462	6.4353	6.7825
96-18.00	5.7913	5.8377	6.1015	6.3684	6.6890
96-26.00	5.7723	5.8149	6.0569	6.3017	6.5957
97-02.00	5.7535	5.7922	6.0125	6.2352	6.5027
97-10.00	5.7346	5.7696	5.9682	6.1690	6.4101
97-18.00	5.7159	5.7471	5.9240	6.1029	6.3177
97-26.00	5.6972	5.7246	5.8800	6.0371	6.2256
98-02.00	5.6786	5.7022	5.8361	5.9714	6.1338
98-10.00	5.6601	5.6799	5.7924	5.9059	6.0422
98-18.00	5.6417	5.6577	5.7487	5.8407	5.9510
98-26.00	5.6233	5.6356	5.7053	5.7756	5.8601
99-02.00	5.6050	5.6135	5.6619	5.7108	5.7694
99-10.00	5.5867	5.5915	5.6187	5.6461	5.6790
99-18.00	5.5685	5.5696	5.5756	5.5816	5.5889
99-26.00	5.5504	5.5478	5.5326	5.5174	5.4991
WAL	27.283	18.814	7.225	4.499	3.102
Mod Durr	13.668	11.360	5.793	3.872	2.769
Mod Convexity	2.809	1.778	0.408	0.181	0.094
Principal Window	Oct30 - Jul31	Aug21 - Oct23	Sep10 - Jul11	Mar08 - Jul08	Nov06 - Feb07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat	6MO	2YR	3YR	5YR
	Yld	1.005	1.789	2.323	3.138
				4.167	5.019
				10YR	30YR

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Banc of America

Balance	\$3,466,000.00	Delay	24	WAC (1)	6.008623203	WAM (1)	359
Coupon	5.50000	Dated	11/01/2003	NET (1)	5.755123	WALA (1)	1
Settle	11/25/2003	First Payment	12/25/2003				

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
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bm039fsPOFinal -- 1A6

Banc of America

Balance
Coupon
Settle

\$9,800,000.00
6.38000
11/25/2003

Delay
Dated
First Payment

0
11/25/2003
12/25/2003

Index
Mult / Margin
Cap / Floor

LIBOR_1MO | 1.12
-1 / 7.5
7.5 / 0.

WAC(1)
NET(1)

6.008623203
5.755123

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield
7-12.00	101.0387	95.0873	82.0061	68.0170	47.9734
7-16.00	99.0134	93.0321	79.8535	65.7634	45.6336
7-20.00	97.0651	91.0541	77.7783	63.5880	43.3734
7-24.00	95.1897	89.1492	75.7762	61.4864	41.1883
7-28.00	93.3830	87.3133	73.8432	59.4549	39.0746
8-00.00	91.6415	85.5428	71.9757	57.4896	37.0284
8-04.00	89.9617	83.8342	70.1702	55.5872	35.0465
8-08.00	88.3404	82.1844	68.4237	53.7445	33.1255
8-12.00	86.7746	80.5904	66.7330	51.9587	31.2626
8-16.00	85.2615	79.0493	65.0955	50.2268	29.4549
8-20.00	83.7986	77.5585	63.5086	48.5464	27.6999
WAL	16.748	7.452	3.284	2.333	1.758
Mod Durn	0.914	0.899	0.851	0.808	0.776
Mod Convexity	0.019	0.018	0.016	0.014	0.012
Principal Window	NA - NA	NA - NA	NA - NA	NA - NA	NA - NA
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat	6MO	2YR	3YR	5YR
	Yld	1.005	1.789	2.323	3.138
				4.167	5.019
					30YR

The 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. The material is not to be combined 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 the 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 the 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 regarding any securities discussed herein supercedes all prior information regarding such securities. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, will be superseded by 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.

bm039fsPOFinal -- 1A5

Banc of America

Balance
Coupon
Settle

\$9,800,000.00
1.62000
11/25/2003

Delay
Dated
First Payment

0
11/25/2003
12/25/2003

Index
Mult / Margin
Cap / Floor

LIBOR_1MO | 1.12
1.0 / 0.5
8 / 0.5

WAC(1)
NET(1)

6.008623203
5.755123

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield
99-12.00	1.6696	1.7177	1.8246	1.9027	1.9913
99-16.00	1.6608	1.6992	1.7846	1.8471	1.9179
99-20.00	1.6519	1.6807	1.7447	1.7915	1.8446
99-24.00	1.6431	1.6622	1.7049	1.7361	1.7714
99-28.00	1.6343	1.6438	1.6652	1.6807	1.6984
100-00.00	1.6255	1.6255	1.6255	1.6255	1.6255
100-04.00	1.6167	1.6071	1.5859	1.5703	1.5527
100-08.00	1.6079	1.5888	1.5463	1.5153	1.4801
100-12.00	1.5992	1.5706	1.5069	1.4603	1.4076
100-16.00	1.5904	1.5524	1.4675	1.4055	1.3352
100-20.00	1.5817	1.5342	1.4282	1.3507	1.2630
WAL	16.748	7.452	3.284	2.333	1.758
Mod Durn	14.215	6.812	3.154	2.264	1.716
Mod Convexity	2.700	0.705	0.142	0.073	0.043
Principal Window	Dec03 - Oct30	Dec03 - Aug21	Dec03 - Sep10	Dec03 - Mar08	Dec03 - Nov06
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Yld 1.005 1.789 2.323 3.138 4.167 5.019				

The Structural Term Sheet, General 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 the Material may, from time to time, have long or short positions in, and buy and sell, the securities mentioned 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 or otherwise, 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. The 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.

bm039fsPOFinal -- 1A4

Banc of America

Balance \$38,834,000.00
Coupon 5.50000
Settle 11/25/2003

Delay Dated
First Payment

24
11/01/2003
12/25/2003

WAC(1)
NET(1)

6.008623203
5.755123

WAM(1)
WALA(1)

359
1

Price	0 PSA		100 PSA		300 PSA		500 PSA		800 PSA	
	Yield		Yield		Yield		Yield		Yield	
97-02-00	5.7858		5.8307		5.8970		5.9449		6.1421	
97-06-00	5.7748		5.8175		5.8805		5.9261		6.1136	
97-10-00	5.7638		5.8042		5.8641		5.9072		6.0850	
97-14-00	5.7528		5.7911		5.8476		5.8884		6.0566	
97-18-00	5.7419		5.7779		5.8312		5.8697		6.0281	
97-22-00	5.7310		5.7648		5.8148		5.8510		5.9997	
97-26-00	5.7200		5.7517		5.7985		5.8323		5.9714	
97-30-00	5.7092		5.7386		5.7821		5.8136		5.9431	
98-02-00	5.6983		5.7255		5.7658		5.7950		5.9148	
98-06-00	5.6874		5.7125		5.7496		5.7764		5.8866	
98-10-00	5.6766		5.6995		5.7333		5.7578		5.8584	
WAL	20.993		15.687		11.066		9.083		5.358	
Mod Durn	11.671		9.714		7.787		6.812		4.494	
Mod Convexity	2.035		1.390		0.838		0.611		0.248	
Principal Window	Dec08 - Oct33		Dec08 - Oct33		Dec08 - Oct33		Dec08 - Oct33		Mar08 - Dec11	
LIBOR_1MO	1.12		1.12		1.12		1.12		1.12	
CMT_10YR	1.12		1.12		1.12		1.12		1.12	

The Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "Materials"), or for your personal 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 affected 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 herein 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 (regarding on this material) only. Information in the material regarding 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 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, and 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.

bm039fsPOFinal -- 1A20

Banc of America

Balance \$1,367,500.00
Coupon 5.75000
Settle 11/25/2003

Delay Dated
First Payment

24
11/01/2003
12/25/2003

WAC(1)
NET(1)

6.008623203
5.755123

WAM(1)
WALA(1)

359
1

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield
96-22.00	6.0370	6.0510	6.1962	6.4494	6.7393
96-26.00	6.0275	6.0409	6.1798	6.4220	6.6993
96-30.00	6.0180	6.0308	6.1634	6.3947	6.6595
97-02.00	6.0086	6.0207	6.1471	6.3675	6.6196
97-06.00	5.9991	6.0107	6.1308	6.3402	6.5799
97-10.00	5.9897	6.0007	6.1145	6.3130	6.5402
97-14.00	5.9803	5.9907	6.0983	6.2859	6.5005
97-18.00	5.9709	5.9807	6.0821	6.2588	6.4610
97-22.00	5.9616	5.9707	6.0659	6.2317	6.4215
97-26.00	5.9522	5.9608	6.0497	6.2047	6.3820
97-30.00	5.9429	5.9509	6.0336	6.1777	6.3426
WAL	29.030	24.980	10.960	5.697	3.694
Mod Durr	13.595	12.781	7.871	4.710	3.226
Mod Convexity	2.865	2.435	0.788	0.269	0.127
Principal Window	Sep32 - Feb33	Nov27 - Nov29	Dec13 - Oct15	May09 - Oct09	Jun07 - Sep07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Y1d 1.005 1.789 2.323 3.138 4.167 5.019				

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bm039fsPOFinal -- 1A19

Banc of America

Balance	\$1,367,500.00	Delay Dated	24	WAC(1)	6.008623203	359
Coupon	5.25000	First Payment	11/01/2003	NET(1)	5.755123	1
Settle	11/25/2003		12/25/2003			

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield
96-22.00	5.5158	5.5304	5.6788	5.9351	6.2280
96-26.00	5.5069	5.5208	5.6628	5.9082	6.1884
96-30.00	5.4979	5.5112	5.6469	5.8813	6.1490
97-02.00	5.4890	5.5017	5.6310	5.8544	6.1096
97-06.00	5.4800	5.4921	5.6151	5.8276	6.0703
97-10.00	5.4711	5.4826	5.5993	5.8008	6.0310
97-14.00	5.4623	5.4731	5.5835	5.7741	5.9918
97-18.00	5.4534	5.4636	5.5677	5.7474	5.9527
97-22.00	5.4445	5.4542	5.5520	5.7208	5.9136
97-26.00	5.4357	5.4447	5.5362	5.6942	5.8746
97-30.00	5.4269	5.4353	5.5205	5.6676	5.8356
WAL	29.030	24.980	10.960	5.697	3.694
Mod Durn	14.390	13.454	8.088	4.785	3.262
Mod Convexity	3.128	2.632	0.819	0.275	0.129
Principal Window	Sep32 - Feb33	Nov27 - Nov29	Dec13 - Oct15	May09 - Oct09	Jun07 - Sep07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Y1d 1.005 1.789 2.323 3.138 4.167 5.019				

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bm039fsPOFinal -- 1A18

Banc of America

Balance
Coupon
Settle

\$1,972,500.00
5.75000
11/25/2003

Delay
Dated
First Payment

24
11/01/2003
12/25/2003

WAC(1)
NET(1)

6.008623203
5.755123

WAM(1)
WALA(1)

359
1

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield
96-22.00	6.0386	6.0618	6.2488	6.5010	6.7916
96-26.00	6.0291	6.0512	6.2301	6.4714	6.7494
96-30.00	6.0195	6.0407	6.2115	6.4418	6.7073
97-02.00	6.0100	6.0301	6.1929	6.4123	6.6652
97-06.00	6.0005	6.0196	6.1743	6.3829	6.6231
97-10.00	5.9910	6.0091	6.1558	6.3534	6.5812
97-14.00	5.9815	5.9987	6.1373	6.3241	6.5393
97-18.00	5.9721	5.9882	6.1188	6.2948	6.4975
97-22.00	5.9626	5.9778	6.1004	6.2655	6.4557
97-26.00	5.9532	5.9674	6.0820	6.2363	6.4140
97-30.00	5.9438	5.9570	6.0636	6.2071	6.3724
WAL	28.470	22.650	9.180	5.195	3.474
Mod Durn	13.494	12.216	6.908	4.354	3.052
Mod Convexity	2.808	2.171	0.595	0.229	0.114
Principal Window	Jan32 - Sep32	Apr25 - Nov27	Apr12 - Dec13	Oct08 - May09	Mar07 - Jun07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Yld 1.005 1.789 2.323 3.138 4.167 5.019				

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bm039fsPOFinal -- 1A17

Banc of America

Balance
Coupon
Settle

\$1,972,500.00
5.25000
11/25/2003

Delay
Dated
First Payment

24
11/01/2003
12/25/2003

WAC(1)
NET(1)

6.008623203
5.755123

WAM(1)
WALA(1)

359
1

Price	0 PSA		100 PSA		300 PSA		500 PSA		800 PSA	
		Yield		Yield		Yield		Yield		Yield
96-22.00		5.5176		5.5416		5.7321		5.9872		6.2808
96-26.00		5.5085		5.5315		5.7139		5.9580		6.2390
96-30.00		5.4995		5.5215		5.6957		5.9289		6.1973
97-02.00		5.4905		5.5114		5.6775		5.8998		6.1557
97-06.00		5.4815		5.5014		5.6594		5.8708		6.1141
97-10.00		5.4725		5.4914		5.6413		5.8418		6.0725
97-14.00		5.4635		5.4814		5.6232		5.8129		6.0311
97-18.00		5.4546		5.4715		5.6051		5.7840		5.9897
97-22.00		5.4457		5.4615		5.5871		5.7551		5.9484
97-26.00		5.4368		5.4516		5.5691		5.7263		5.9071
97-30.00		5.4279		5.4417		5.5511		5.6975		5.8659
WAL		28.470		22.650		9.180		5.195		3.474
Mod Durn		14.273		12.816		7.073		4.418		3.085
Mod Convexity		3.062		2.334		0.616		0.234		0.116
Principal Window	Jan32 - Sep32		Apr25 - Nov27		Apr12 - Dec13		Oct08 - May09		Mar07 - Jun07	
LIBOR_1MO		1.12		1.12		1.12		1.12		1.12
CMT_10YR		1.12		1.12		1.12		1.12		1.12
Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR										
Yld 1.005 1.789 2.323 3.138 4.167 5.019										

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bm039fsPOFinal -- 1A16

Banc of America

Balance
Coupon
Settle

\$1,625,000.00
5.75000
11/25/2003

Delay
Dated
First Payment

24
11/01/2003
12/25/2003

WAC (1)
NET (1)

6.008623203
5.755123

WAM (1)
WALA (1)

359
1

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
96-22.00	Yield 6.0406	Yield 6.0743	Yield 6.2987	Yield 6.5506	Yield 6.8483
96-26.00	6.0309	6.0632	6.2779	6.5189	6.8036
96-30.00	6.0213	6.0521	6.2571	6.4872	6.7590
97-02.00	6.0117	6.0411	6.2364	6.4555	6.7144
97-06.00	6.0021	6.0300	6.2156	6.4239	6.6699
97-10.00	5.9925	6.0190	6.1950	6.3924	6.6255
97-14.00	5.9830	6.0080	6.1743	6.3609	6.5812
97-18.00	5.9734	5.9970	6.1537	6.3294	6.5369
97-22.00	5.9639	5.9861	6.1331	6.2980	6.4927
97-26.00	5.9544	5.9751	6.1125	6.2666	6.4486
97-30.00	5.9449	5.9642	6.0920	6.2353	6.4046
WAL	27.845	20.472	7.958	4.788	3.264
Mod Durn	13.377	11.617	6.189	4.058	2.884
Mod Convexity	2.743	1.917	0.471	0.199	0.102
Principal Window	Jun31 - Jan32	Jun23 - Apr25	Jun11 - Apr12	Jul08 - Oct08	Jan07 - Mar07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Yld 1.005 1.789 2.323 3.138 4.167 5.019				

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bm039fsPOFinal -- 1A15

Banc of America

Balance
Coupon
Settle

\$1,625,000.00
5.25000
11/25/2003

Delay
Dated
First Payment

24
11/01/2003
12/25/2003

WAC(1)
NET(1)

6.008623203
5.755123

WAM(1)
WALA(1)

359
1

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
96-22.00	Yield 5.5196	Yield 5.5545	Yield 5.7827	Yield 6.0374	Yield 6.3380
96-26.00	5.5104	5.5439	5.7623	6.0061	6.2937
96-30.00	5.5013	5.5333	5.7419	5.9748	6.2496
97-02.00	5.4922	5.5227	5.7216	5.9436	6.2055
97-06.00	5.4832	5.5122	5.7013	5.9124	6.1614
97-10.00	5.4741	5.5016	5.6810	5.8812	6.1175
97-14.00	5.4650	5.4911	5.6608	5.8502	6.0736
97-18.00	5.4560	5.4806	5.6406	5.8191	6.0297
97-22.00	5.4470	5.4701	5.6204	5.7881	5.9860
97-26.00	5.4380	5.4596	5.6003	5.7572	5.9423
97-30.00	5.4290	5.4491	5.5802	5.7263	5.8987
WAL	27.845	20.472	7.958	4.788	3.264
Mod Durn	14.138	12.146	6.320	4.115	2.913
Mod Convexity	2.987	2.049	0.486	0.203	0.104
Principal Window	Jun31 - Jan32	Jun23 - Apr25	Jun11 - Apr12	Jul08 - Oct08	Jan07 - Mar07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Yld 1.005 1.789 2.323 3.138 4.167 5.019				

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bm039fsPOFinal -- 1A14

Banc of America

Balance
Coupon
Settle

\$86,756,150.00
12.70499
11/25/2003

Delay
Dated
First Payment

0
11/25/2003
12/25/2003

Index
Mult / Margin
Cap / Floor

LIBOR_1MO | 1.12
-1.833333333 / 14.758
14.758333329 / 0

WAC(1)
NET(1)

6.008623203
5.755123

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield
104-17.00	12.3306	12.0068	11.3146	10.7707	10.1428
104-21.00	12.3117	11.9793	11.2685	10.7101	10.0655
104-25.00	12.2928	11.9519	11.2226	10.6496	9.9884
104-29.00	12.2740	11.9245	11.1767	10.5892	9.9114
105-01.00	12.2552	11.8971	11.1309	10.5289	9.8345
105-05.00	12.2364	11.8698	11.0852	10.4688	9.7578
105-09.00	12.2177	11.8426	11.0395	10.4087	9.6812
105-13.00	12.1990	11.8155	10.9940	10.3488	9.6048
105-17.00	12.1804	11.7883	10.9485	10.2890	9.5284
105-21.00	12.1618	11.7613	10.9031	10.2293	9.4523
105-25.00	12.1432	11.7343	10.8579	10.1697	9.3763
WAL	17.251	7.990	3.470	2.436	1.822
Mod Durn	6.343	4.362	2.603	1.978	1.551
Mod Convexity	0.737	0.342	0.108	0.060	0.037
Principal Window	Dec03 - Jun31	Dec03 - Jun23	Dec03 - Jun11	Dec03 - Jul08	Dec03 - Jan07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat	6MO	2YR	3YR	5YR
	Yld	1.005	1.789	2.323	3.138
				4.167	5.019
					30YR

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bm039fsPOFinal -- 1A12

Banc of America

Balance
Coupon
Settle

\$155,553,776.00
1.57000
11/25/2003

Delay
Dated
First Payment

0
11/25/2003
12/25/2003

Index
Mult / Margin
Cap / Floor

LIBOR_1MO | 1.12
1.0 / .45
8.5 / .45

WAC(1)
NET(1)

6.008623203
5.755123

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
99-17.00	Yield 1.6072	Yield 1.6398	Yield 1.7165	Yield 1.7741	Yield 1.8396
99-21.00	1.5987	1.6225	1.6787	1.7209	1.7689
99-25.00	1.5901	1.6053	1.6410	1.6678	1.6983
99-29.00	1.5815	1.5880	1.6033	1.6148	1.6279
100-01.00	1.5730	1.5708	1.5658	1.5619	1.5576
100-05.00	1.5645	1.5537	1.5283	1.5091	1.4874
100-09.00	1.5560	1.5366	1.4908	1.4564	1.4174
100-13.00	1.5475	1.5195	1.4534	1.4038	1.3474
100-17.00	1.5390	1.5024	1.4161	1.3512	1.2776
100-21.00	1.5306	1.4854	1.3789	1.2988	1.2080
100-25.00	1.5221	1.4684	1.3417	1.2464	1.1384
WAL	17.251	7.990	3.470	2.436	1.822
Mod Durr	14.663	7.280	3.331	2.365	1.780
Mod Convexity	2.862	0.815	0.160	0.080	0.046
Principal Window	Dec03 - Jun31	Dec03 - Jun23	Dec03 - Jun11	Dec03 - Jul08	Dec03 - Jan07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Yld 1.005 1.789 2.323 3.138 4.167 5.019				

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bm039fsPOFinal -- 1A10

Banc of America

Balance
Coupon
Settle

\$2,966,000.00
5.50000
11/25/2003

Delay
Dated
First Payment

24
11/01/2003
12/25/2003

WAC(1)
NET(1)

6.008623203
5.755123

WAM(1)
WALA(1)

359
1

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
97-06.00	Yield 5.7396	Yield 5.7524	Yield 5.8785	Yield 6.0895	Yield 6.3300
97-10.00	5.7305	5.7426	5.8622	6.0622	6.2903
97-14.00	5.7213	5.7328	5.8459	6.0350	6.2506
97-18.00	5.7122	5.7230	5.8296	6.0078	6.2110
97-22.00	5.7031	5.7132	5.8133	5.9806	6.1714
97-26.00	5.6940	5.7035	5.7971	5.9535	6.1319
97-30.00	5.6849	5.6937	5.7809	5.9265	6.0925
98-02.00	5.6758	5.6840	5.7647	5.8995	6.0531
98-06.00	5.6668	5.6743	5.7485	5.8725	6.0138
98-10.00	5.6577	5.6646	5.7324	5.8455	5.9745
98-14.00	5.6487	5.6550	5.7163	5.8186	5.9353
WAL	28.957	24.659	10.695	5.625	3.667
Mod Durn	14.008	13.063	7.845	4.701	3.226
Mod Convexity	2.997	2.502	0.775	0.267	0.127
Principal Window	Jul32 - Feb33	Mar27 - Nov29	Jul13 - Oct15	Mar09 - Oct09	May07 - Sep07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Yld 1.005 1.789 2.323 3.138 4.167 5.019				

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bm039fsPOFinal -- 4A1

Banc of America

Balance \$55,335,000.00
Coupon 5.00000
Settle 11/25/2003

Delay Dated First Payment

24 11/01/2003 12/25/2003

WAC (4) NET (4)

5.362311042 5.108811

WAM (4) WALA (4) 179 1

Price	0 PSA	100 PSA	300 PSA	500 PSA	800 PSA
99-28.00	Yield 5.0202	Yield 5.0126	Yield 4.9960	Yield 4.9788	Yield 4.9538
100-00.00	5.0009	4.9888	4.9623	4.9348	4.8948
100-04.00	4.9817	4.9651	4.9287	4.8909	4.8360
100-08.00	4.9625	4.9414	4.8951	4.8471	4.7772
100-12.00	4.9434	4.9178	4.8616	4.8034	4.7186
100-16.00	4.9243	4.8942	4.8282	4.7597	4.6601
100-20.00	4.9052	4.8706	4.7949	4.7162	4.6017
100-24.00	4.8861	4.8471	4.7616	4.6727	4.5434
100-28.00	4.8671	4.8236	4.7284	4.6294	4.4852
101-00.00	4.8481	4.8002	4.6952	4.5861	4.4272
101-04.00	4.8292	4.7769	4.6622	4.5429	4.3692
WAL	8.482	6.630	4.411	3.241	2.328
Mod Durn	6.491	5.258	3.713	2.844	2.121
Mod Convexity	0.626	0.440	0.232	0.135	0.072
Principal Window	Dec03 - Oct18	Dec03 - Oct18	Dec03 - Oct18	Dec03 - Oct18	Dec03 - May11
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
CMT_10YR	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Yld 1.005 1.789 2.323 3.138 4.167 5.019				

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