



04021191

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 3/29/04
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

PROCESSED

MAR 30 2004

THOMSON
FINANCIAL

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)

Deal Summary Report **BM04003**

		Assumptions				Collateral												
Settlement	30-Mar-2004	Prepay	Balance	Coupon	Principal Window	Avg Life	Dur	Yield	Spread bp	Bench	Price %	\$@1bp	Accrued Int(M)	NetNet (MM)	Age	WAL	Dur	Notes
1st Pay Date	25-Apr-2004	Default Recovery Severity																
APO			3,080,927.00	0.00000	04/04 - 03/34	5.655												CPT
30IO			307,965,748.36	0.19443	04/04 - 03/34	5.691												CPT_IO
1ALR			100.00	5.50000	04/04 - 04/04	0.069												FIX
1A17			40,000,000.00	4.00000	04/04 - 01/09	2.750												FIX
1A18			30,000,000.00	4.25000	04/04 - 01/09	2.750												FIX
1A19			2,203,000.00	4.25000	04/04 - 12/04	0.450												FIX
1A20			30,342,000.00	4.25000	12/04 - 09/08	2.750												FIX
1A21			2,681,000.00	4.25000	09/08 - 01/09	4.640												FIX
1A22			47,026,907.00	5.50000	04/04 - 01/13	3.638												CPT_IO
1A27			20,000,000.00	3.00000	04/04 - 01/09	2.750												FIX
1A23			59,615,000.00	4.50000	01/09 - 05/11	5.950												FIX
1A24			3,705,000.00	5.50000	01/09 - 03/34	8.883												FIX
1A25			30,002,000.00	5.25000	05/11 - 01/13	7.950												FIX
1A26			41,104,000.00	5.50000	01/13 - 06/18	10.950												FIX
1A5			12,610,000.00	5.50000	06/18 - 03/34	17.636												FIX
1A1			68,631,000.00	5.50000	04/04 - 04/08	2.309												FIX
1A6			1,000,000.00	5.50000	04/04 - 04/08	2.309												FIX
1A7			7,500,000.00	5.00000	04/04 - 04/08	2.309												FIX
1A8			5,500,000.00	6.00000	04/04 - 04/08	2.309												FIX
1A9			3,500,000.00	5.00000	04/04 - 04/08	2.309												FIX
1A10			5,500,000.00	6.00000	04/04 - 04/08	2.309												FIX
1A2			9,866,000.00	5.50000	04/08 - 10/08	4.304												FIX
1A3			18,324,000.00	5.50000	10/08 - 03/13	5.937												FIX
1A15			2,500,000.00	5.00000	10/08 - 03/13	5.937												FIX
1A16			2,500,000.00	6.00000	10/08 - 03/13	5.937												FIX
1A11			1,000,000.00	5.50000	03/13 - 03/34	14.700												FIX
1A12			1,008,333.00	2.64000	03/13 - 03/34	14.700												FLT

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "Materials"), is for your private information and Banc of America Securities LLC ("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 securities discussed herein is preliminary and subject to change without notice. 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 status of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of the 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.

1A13	316,251.00	14,06084	03/13 - 03/34	14,700	01-Mar-04	INV
1A14	50,416.00	9,00000	03/13 - 03/34	14,700	01-Mar-04	INV
1A4	16,695,000.00	5,50000	03/13 - 03/34	14,700	01-Mar-04	FIX
1B1	6,021,000.00	5,50000	04/04 - 03/34	10,277	01-Mar-04	FIX
1B2	2,365,000.00	5,50000	04/04 - 03/34	10,277	01-Mar-04	FIX
1B3	1,290,000.00	5,50000	04/04 - 03/34	10,277	01-Mar-04	FIX
1B4	860,000.00	5,50000	04/04 - 03/34	10,277	01-Mar-04	FIX
1B5	645,000.00	5,50000	04/04 - 03/34	10,277	01-Mar-04	FIX
1B6	645,450.41	5,50000	04/04 - 03/34	10,277	01-Mar-04	FIX
2A16	54,739,000.00	5,50000	04/09 - 04/16	8,577	01-Mar-04	FIX
2A1	6,082,000.00	5,50000	04/09 - 04/16	8,577	01-Mar-04	FIX
2A2	50,000,000.00	4,00000	04/04 - 08/11	3,140	01-Mar-04	FIX
2A3	50,000,000.00	4,25000	04/04 - 08/11	3,140	01-Mar-04	FIX
2A13	6,827,000.00	4,50000	04/04 - 06/05	0,753	01-Mar-04	FIX
2A14	41,000,000.00	4,50000	06/05 - 08/11	3,538	01-Mar-04	FIX
2A15	33,695,818.00	5,50000	04/04 - 08/11	3,140	01-Mar-04	FIX
2A4	38,216,444.00	1,59000	04/04 - 01/12	3,993	01-Mar-04	IO
2A10	382,164.00	10,00000	04/04 - 01/12	3,993	25-Mar-04	FLT
2A5	24,319,556.00	11,48714	04/04 - 01/12	3,993	25-Mar-04	INV_IO
2A6	3,291,000.00	5,50000	01/12 - 06/16	9,081	25-Mar-04	INV
2A7	4,000,000.00	5,50000	05/06 - 07/06	2,225	01-Mar-04	FIX
2A11	5,000,000.00	5,50000	06/16 - 05/19	13,525	01-Mar-04	FIX
2A12	5,000,000.00	5,50000	05/19 - 03/34	18,847	01-Mar-04	FIX
2A8	15,628,000.00	5,50000	06/16 - 03/34	16,186	01-Mar-04	FIX
2A9	9,405,000.00	5,50000	04/04 - 03/34	5,584	01-Mar-04	FIX
XB1	5,116,000.00	5,41139	04/04 - 03/34	9,913	01-Mar-04	WAC
XB2	1,461,000.00	5,41139	04/04 - 03/34	9,913	01-Mar-04	WAC
XB3	731,000.00	5,41139	04/04 - 03/34	9,913	01-Mar-04	WAC
XB4	731,000.00	5,41139	04/04 - 03/34	9,913	01-Mar-04	WAC
XB5	365,000.00	5,41139	04/04 - 03/34	9,913	01-Mar-04	WAC
XB6	365,739.46	5,41139	04/04 - 03/34	9,913	01-Mar-04	WAC
15IO	146,648,738.46	0,22198	04/04 - 03/19	4,512	01-Mar-04	CPT_IO
3A1	60,000,000.00	5,00000	04/04 - 03/19	4,488	01-Mar-04	FIX
3A2	69,987,000.00	4,75000	04/04 - 03/19	4,488	01-Mar-04	FIX
3A3	256,076.00	4,87500	04/04 - 03/19	4,488	01-Mar-04	IO
3B1	591,000.00	4,87500	04/04 - 03/19	7,237	01-Mar-04	FIX

The Structural Term Sheet, Colateral Term Sheet, and 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 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 (excluding 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 the material regarding any securities discussed herein superseding 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.

Banc of America

3B2	263,000.00	4.87500	04/04 - 03/19	7.237	01-Mar-04	FIX
3B3	198,000.00	4.87500	04/04 - 03/19	7.237	01-Mar-04	FIX
3B4	132,000.00	4.87500	04/04 - 03/19	7.237	01-Mar-04	FIX
3B5	131,000.00	4.87500	04/04 - 03/19	7.237	01-Mar-04	FIX
3B6	132,241.30	4.87500	04/04 - 03/19	7.237	01-Mar-04	FIX
4A1	42,116,000.00	4.75000	04/04 - 03/19	4.430	01-Mar-04	FIX

Yield Curve

Mat	6MO	2YR	3YR	5YR	10YR	30YR	2YR	3YR	5YR	10YR	30YR
Yld	0.980	1.503	1.901	2.707	3.739	4.688	2.058	2.637	3.463	4.482	5.27

Swaps

This Structural Term Sheet, Collateral Term Sheet or Computational Manual, 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. For material it 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 herein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and accompanied by reference to an effective registration statement previously filed with the SEC, 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 having any securities discussed herein supercedes all prior information regarding such assets. Any information in this 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 limited 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.

BM04003comps -- 1A1

Banc of America

Balance \$68,631,000.00 Delay
Coupon 5.50000 Dated
Settle 03/30/2004 First Payment

24
03/01/2004
04/25/2004

WAC (1) 5.810108599 WAM (1) 359
NET (1) 5.557109 WALA (1) 0

Price	0 PSA		100 PSA		300 PSA		500 PSA		1000 PSA	
	Yield		Yield		Yield		Yield		Yield	
97-10-000	5.738		5.787		6.691		7.291		8.261	
97-14-000	5.728		5.775		6.629		7.196		8.113	
97-18-000	5.719		5.763		6.568		7.102		7.966	
97-22-000	5.709		5.751		6.506		7.007		7.818	
97-26-000	5.700		5.738		6.445		6.913		7.671	
97-30-000	5.690		5.726		6.384		6.819		7.524	
98-02-000	5.681		5.714		6.322		6.726		7.378	
98-06-000	5.671		5.702		6.261		6.632		7.231	
98-10-000	5.662		5.690		6.200		6.539		7.086	
WAL	26.168		16.583		2.309		1.468		0.926	
Mod Durr	13.405		10.455		2.075		1.354		0.866	
Mod Convexity	2.677		1.495		0.062		0.028		0.013	
Principal Window	May28 - Apr32		Dec15 - Nov25		Apr04 - Apr08		Apr04 - Jul06		Apr04 - Aug05	
LIBOR 1MO	1.09		1.09		1.09		1.09		1.09	
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR									
Yld	0.980 1.503 1.901 2.707 3.739 4.688									

This Structural Term Sheet ("Structural Term Sheet") is for your private information and 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 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 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 the material regarding any securities discussed herein supercedes all prior information regarding such assets. Any information in the material, whether regarding the asset 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 its dissemination of this material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

BM04003comps -- 3A2

Banc of America

Balance \$69,987,000.00 Delay 24 WAC(3) 5.282109607 WAM(3) 1.77
 Coupon 4.75000 Dated 03/01/2004 NET(3) 5.02911 WALA(3) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
100-10,000	4.700	4.679	4.632	4.584	4.474
100-14,000	4.681	4.655	4.599	4.542	4.410
100-18,000	4.662	4.632	4.566	4.500	4.347
100-22,000	4.643	4.609	4.534	4.458	4.283
100-26,000	4.624	4.585	4.501	4.416	4.220
100-30,000	4.605	4.562	4.469	4.374	4.156
101-02,000	4.586	4.539	4.437	4.333	4.093
101-06,000	4.567	4.516	4.404	4.291	4.030
101-10,000	4.549	4.493	4.372	4.250	3.967
101-14,000	4.530	4.470	4.340	4.208	3.904
101-18,000	4.511	4.447	4.308	4.167	3.842
101-22,000	4.492	4.424	4.276	4.126	3.779
101-26,000	4.473	4.401	4.244	4.085	3.717
WAL	8.360	6.608	4.488	3.354	2.110
Mod Durr	6.510	5.320	3.815	2.961	1.952
Mod Convexity	0.626	0.446	0.243	0.146	0.060
Principal Window	Apr04 - Mar19	Apr04 - Mar19	Apr04 - Mar19	Apr04 - Mar19	Apr04 - Mar11
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structural Term Sheet, "Colateral Term Sheet," as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not to be construed as 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 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 the material only. Information in this material regarding any assets backing any securities discussed herein is not intended to represent or guarantee the accuracy of 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 the 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.

BM04003comps -- 3A1

Banc of America

Balance \$60,000,000.00 Delay 24 WAC (3) 5.282109607 WAM (3) 177
 Coupon 5.00000 Dated 03/01/2004 NET (3) 5.02911 WALA (3) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
101-02-000	4.836	4.788	4.684	4.579	4.337
101-08-000	4.817	4.765	4.652	4.537	4.273
101-10-000	4.798	4.741	4.619	4.496	4.210
101-14-000	4.779	4.718	4.587	4.454	4.147
101-18-000	4.760	4.695	4.555	4.412	4.084
101-22-000	4.741	4.672	4.522	4.371	4.021
101-26-000	4.722	4.648	4.490	4.329	3.959
101-30-000	4.703	4.625	4.458	4.288	3.896
102-02-000	4.684	4.602	4.426	4.247	3.833
102-08-000	4.665	4.579	4.394	4.206	3.771
102-10-000	4.646	4.556	4.362	4.165	3.709
102-14-000	4.627	4.533	4.330	4.124	3.647
102-18-000	4.609	4.510	4.298	4.083	3.585
WAL	8.360	6.608	4.488	3.354	2.110
Mod Durm	6.452	5.285	3.802	2.956	1.952
Mod Convexity	0.618	0.442	0.242	0.146	0.060
Principal Window	Apr04 - Mar19	Apr04 - Mar19	Apr04 - Mar19	Apr04 - Mar19	Apr04 - Mar11
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structural Term Sheet, Contingent Term Sheet, or Computational Material, 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 buy any security in any jurisdiction where such an offer or solicitation would be illegal. The 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 in 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 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 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 as of the date appearing on this material only. Information in this material regarding any assets backing any securities discussed herein or otherwise, will be supplemented 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, 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.

This Structural Form Sheet, Circular Form Sheet, Confidential Form Sheet, or Confidential Materials, as appropriate (the "Material"), is for your private information and may contain confidential information. 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 are not listed on a national securities exchange or otherwise traded in the United States. The Underwriter makes no representation regarding the materiality of the information or the fact 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 personnel involved in the preparation of this Material may, from time to time, have or hold positions in, and buy and sell the securities mentioned herein or derivatives thereof (including options). The 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 any sheets backing any securities discussed herein's prospectus and prior information regarding such assets. Any information in the Material, whether regarding the assets backing any securities, is provided solely for informational purposes and is not intended to constitute 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. 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 offering.

BM04003comps -- 2A8

Banc of America

Balance \$15,628,000.00 Delay 24 WAC (2) 5.811282929 WAM (2) 359
 Coupon 5.50000 Dated 03/01/2004 NET (2) 5.558283 WALA (2) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
97-30/000	5.684	5.689	5.729	5.971	6.229
98-02/000	5.675	5.680	5.717	5.940	6.180
98-06/000	5.666	5.670	5.705	5.910	6.130
98-10/000	5.657	5.661	5.692	5.880	6.081
98-14/000	5.648	5.652	5.680	5.850	6.032
98-18/000	5.639	5.642	5.668	5.820	5.982
98-22/000	5.630	5.633	5.656	5.789	5.933
98-26/000	5.622	5.624	5.643	5.759	5.884
98-30/000	5.613	5.615	5.631	5.729	5.835
99-02/000	5.604	5.605	5.619	5.699	5.786
99-06/000	5.595	5.596	5.607	5.670	5.737
99-10/000	5.586	5.587	5.595	5.640	5.688
99-14/000	5.577	5.578	5.582	5.610	5.640
WAL	29.294	26.795	16.186	4.927	2.851
Mod Durr	14.127	13.594	10.288	4.197	2.565
Mod Convexity	3.053	2.766	1.450	0.213	0.082
Principal Window	Nov32 - Mar34	Apr28 - Mar34	Jun16 - Mar34	Sep08 - Sep09	Nov06 - Apr07
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structural Term Sheet, Collateral Term Sheet, or Confidential Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not making any action based upon it. This material is not to be construed as 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 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 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 this material regarding any assets backing any securities discussed herein represents as your 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, is not responsible for the accuracy of this material and has not authorized the dissemination of the material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

BM04003comps -- 2A7

Banc of America

Balance \$4,000,000.00 Delay 24 WAC (2) 5.811282929 WAM (2) 359
 Coupon 5.50000 Dated 03/01/2004 NET (2) 5.558283 WALA (2) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
97-04-000	5.656	5.678	6.740	7.530	9.502
97-08-000	5.651	5.672	6.680	7.431	9.302
97-12-000	5.647	5.666	6.621	7.331	9.102
97-16-000	5.642	5.660	6.561	7.232	8.902
97-20-000	5.637	5.655	6.502	7.133	8.703
97-24-000	5.633	5.649	6.443	7.034	8.504
97-28-000	5.628	5.643	6.384	6.935	8.306
98-00-000	5.623	5.638	6.325	6.836	8.108
98-04-000	5.619	5.632	6.266	6.738	7.911
98-08-000	5.614	5.626	6.208	6.640	7.714
98-12-000	5.610	5.620	6.149	6.542	7.517
98-16-000	5.605	5.615	6.090	6.444	7.321
98-20-000	5.600	5.609	6.032	6.346	7.126
WAL	28.198	22.870	2.225	1.333	0.669
Mod Dur	27.417	22.195	2.155	1.288	0.642
Mod Convexity	7.651	5.038	0.057	0.023	0.007
Principal Window	Dec31 - Nov32	Dec25 - Apr28	May06 - Jul06	Jun05 - Aug05	Oct04 - Dec04
LIBOR MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

The Structural Term Sheet, Collateral Term Sheet, or Computational Materials (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. The 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 is not a distribution or provide the material to any other person. The information contained in this material may pertain to securities that 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 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 in this material is current as of the date appearing on this material. Information in this material regarding any securities discussed herein is superseded here in immediately all prior information regarding such issues. 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 the 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.

BM04003comps -- 2A6

Banc of America

Balance \$3,291,000.00 Delay 24 WAC (2) 5.811282929 WAM (2) 359
 Coupon 5.50000 Dated 03/01/2004 NET (2) 5.558283 WALA (2) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA		100 PSA		300 PSA		500 PSA		1000 PSA	
	Yield		Yield		Yield		Yield		Yield	
91-16-000	5.882		5.979		6.537		8.548		10.643	
91-20-000	5.877		5.972		6.521		8.499		10.561	
91-24-000	5.872		5.965		6.505		8.451		10.479	
91-28-000	5.867		5.959		6.490		8.403		10.397	
92-00-000	5.862		5.952		6.474		8.355		10.315	
92-04-000	5.857		5.945		6.459		8.307		10.233	
92-08-000	5.852		5.939		6.443		8.260		10.151	
92-12-000	5.847		5.932		6.428		8.212		10.069	
92-16-000	5.842		5.926		6.412		8.164		9.988	
92-20-000	5.836		5.919		6.397		8.117		9.907	
92-24-000	5.831		5.912		6.381		8.069		9.826	
92-28-000	5.826		5.906		6.366		8.022		9.745	
93-00-000	5.821		5.899		6.350		7.975		9.664	
WAL	27.354		21.024		9.081		2.941		1.736	
Mod Durm	26.570		20.398		8.685		2.824		1.652	
Mod Convexity	7.189		4.262		0.814		0.093		0.035	
Principal Window	Mar31 - Dec31		Jul24 - Dec25		Jan12 - Jun16		Feb07 - Mar07		Dec05 - Dec05	
LIBOR 1MO	1.09		1.09		1.09		1.09		1.09	

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

The Standard 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 acting as an offeror in any jurisdiction where such an offer or solicitation would be illegal. The 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 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). The 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 assets backing any securities discussed herein or otherwise, will 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.

BM04003comps -- 2A5

Banc of America

Balance \$24,319,556.00 Delay 0 Index LIBOR 1MO | 1.09 WAC(2) 5.811282929 WAM(2) 359
 Coupon 11.48714 Dated 03/25/2004 Mult / Margin -1.57142852 / 13.19999976 NET(2) 5.558283 WALA(2) 0
 Settle 03/30/2004 First Payment 04/25/2004 Cap / Floor 13.19999976 / 0

Price	0 PSA		100 PSA		300 PSA		500 PSA		1000 PSA	
	Yield		Yield		Yield		Yield		Yield	
98-30-000	12.195		12.235		12.818		13.478		14.526	
97-02-000	12.177		12.216		12.774		13.407		14.410	
97-06-000	12.159		12.196		12.730		13.336		14.295	
97-10-000	12.141		12.177		12.687		13.265		14.181	
97-14-000	12.124		12.157		12.643		13.194		14.066	
97-18-000	12.106		12.138		12.599		13.123		13.952	
87-22-000	12.088		12.118		12.556		13.052		13.838	
97-26-000	12.070		12.099		12.513		12.981		13.724	
97-30-000	12.052		12.079		12.469		12.911		13.610	
98-02-000	12.035		12.060		12.426		12.840		13.496	
98-06-000	12.017		12.041		12.383		12.770		13.383	
98-10-000	11.999		12.021		12.340		12.700		13.270	
98-14-000	11.982		12.002		12.297		12.630		13.157	
WAL	22.262		15.487		3.993		2.184		1.291	
Mod Durm	7.175		6.574		2.940		1.807		1.120	
Mod Convexity	0.950		0.724		0.123		0.045		0.019	
Principal Window	Apr04 - Mar31		Apr04 - Jul24		Apr04 - Jan12		Apr04 - Feb07		Apr04 - Dec05	
LIBOR 1MO	1.09		1.09		1.09		1.09		1.09	

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structural Term Sheet, "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 buy any security in any jurisdiction where such an offer or solicitation would be illegal. The 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 15 of the Securities Act of 1933, including all costs where the noteholder does not act in securities that are ultimately offered for sale pursuant to such registration statement. Information in this material regarding any securities discussed herein is preliminary and subject to change without notice. Any information in the material, whether regarding the stated bidding 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.

BM04003comps -- 2A4

Banc of America

Balance \$38,216,444.00 Delay 0 Index LIBOR 1MO | 1.09 WAM(2) 359
Coupon 1.59000 Dated 03/25/2004 Mult / Margin 1.0 / .5 WALA(2) 0
Settle 03/30/2004 First Payment 04/25/2004 Cap / Floor 9 / 0.5 NET(2) 5.558283 5.811282929

Price	0 PSA		100 PSA		300 PSA		500 PSA		1000 PSA	
	Yield		Yield		Yield		Yield		Yield	
99-08-0000	1.636		1.651		1.792		1.949		2.190	
99-12-0000	1.629		1.642		1.759		1.890		2.090	
99-16-0000	1.623		1.632		1.726		1.831		1.991	
98-20-0000	1.616		1.623		1.694		1.772		1.892	
99-24-0000	1.609		1.614		1.661		1.713		1.793	
99-28-0000	1.602		1.605		1.628		1.654		1.694	
100-00-0000	1.595		1.595		1.595		1.595		1.595	
100-04-0000	1.588		1.586		1.563		1.537		1.497	
100-08-0000	1.582		1.577		1.530		1.478		1.399	
100-12-0000	1.575		1.568		1.497		1.420		1.300	
100-16-0000	1.568		1.558		1.465		1.361		1.202	
100-20-0000	1.561		1.549		1.433		1.303		1.105	
100-24-0000	1.555		1.540		1.400		1.245		1.007	
WAL	22.262		15.487		3.993		2.184		1.291	
Mod Dur	18.364		13.524		3.824		2.129		1.268	
Mod Convexity	4.179		2.175		0.187		0.058		0.023	
Principal Window	Apr04 - Mar31		Apr04 - Jul24		Apr04 - Jan12		Apr04 - Feb07		Apr04 - Dec05	
LIBOR 1MO	1.09		1.09		1.09		1.09		1.09	

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structural Term Sheet contains information and data for your private information and use of America Securities LLC (the "Underwriter") is not to be construed as an offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. The information 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 therein or derivatives thereof (including options). The 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 the material is current as of the date appearing on this material only. Information in the material regarding any securities discussed herein is based on information available at the time of the preparation of this material, whether or not such securities have been 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, 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.

BM04003comps -- 2A12

Banc of America

Balance \$5,000,000.00 Delay 24 WAC (2) 5.811282929 WAM (2) 359
 Coupon 5.50000 Dated 03/01/2004 NET (2) 5.558283 WALA (2) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
97-14-0000	Yield 5.720	Yield 5.723	Yield 5.760	Yield 6.071	Yield 6.406
97-18-0000	Yield 5.711	Yield 5.714	Yield 5.748	Yield 6.041	Yield 6.357
97-22-0000	Yield 5.702	Yield 5.705	Yield 5.737	Yield 6.012	Yield 6.309
97-26-0000	Yield 5.693	Yield 5.695	Yield 5.726	Yield 5.983	Yield 6.260
97-30-0000	Yield 5.684	Yield 5.686	Yield 5.714	Yield 5.954	Yield 6.212
98-02-0000	Yield 5.675	Yield 5.677	Yield 5.703	Yield 5.925	Yield 6.164
98-06-0000	Yield 5.666	Yield 5.668	Yield 5.692	Yield 5.896	Yield 6.115
98-10-0000	Yield 5.657	Yield 5.659	Yield 5.681	Yield 5.867	Yield 6.067
98-14-0000	Yield 5.648	Yield 5.650	Yield 5.670	Yield 5.838	Yield 6.019
98-18-0000	Yield 5.639	Yield 5.641	Yield 5.658	Yield 5.809	Yield 5.971
98-22-0000	Yield 5.630	Yield 5.631	Yield 5.647	Yield 5.780	Yield 5.923
98-26-0000	Yield 5.621	Yield 5.622	Yield 5.636	Yield 5.751	Yield 5.876
98-30-0000	Yield 5.612	Yield 5.613	Yield 5.625	Yield 5.723	Yield 5.828
WAL	29.606	28.248	18.847	5.167	2.934
MobDum	14.149	13.880	11.288	4.370	2.632
MobConvexity	3.075	2.924	1.780	0.230	0.086
Principal Window	Jul33 - Mar34	Dec30 - Mar34	May19 - Mar34	Feb09 - Sep09	Jan07 - Apr07
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Yld 0.980 1.503 1.901 2.707 3.739 4.688				

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. 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 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 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 discussed herein supercedes 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, is not responsible for the accuracy of the 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	\$5,000,000.00	24	WAC(2)	5.811282929	WAM(2)	359
Coupon	5.50000	Dated	03/01/2004			
Settle	03/30/2004	First Payment	04/25/2004	NET(2)	5.558283	WALA(2)
						0

Price	0 PSA		100 PSA		300 PSA		500 PSA		1000 PSA	
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-14,000	5.721	5.731	5.803	6.116	6.453					
97-18,000	5.712	5.721	5.789	6.084	6.401					
97-22,000	5.703	5.711	5.775	6.052	6.350					
97-26,000	5.694	5.702	5.761	6.020	6.299					
97-30,000	5.685	5.692	5.748	5.989	6.248					
98-02,000	5.676	5.682	5.734	5.957	6.197					
98-06,000	5.667	5.673	5.720	5.925	6.146					
98-10,000	5.658	5.663	5.707	5.894	6.095					
98-14,000	5.649	5.654	5.693	5.862	6.045					
98-18,000	5.640	5.644	5.679	5.831	5.994					
98-22,000	5.631	5.635	5.666	5.799	5.943					
98-26,000	5.622	5.625	5.652	5.768	5.893					
98-30,000	5.613	5.616	5.639	5.737	5.843					
WAL	28.981	25.341	13.525	4.686	2.767					
Mod Durn	14.030	13.242	9.254	4.014	2.492					
Mod Convexity	3.006	2.588	1.113	0.194	0.077					
Principal Window	Nov32 - Jul33	Apr28 - Dec30	Jun16 - May19	Sep08 - Feb09	Nov06 - Jan07					
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09					

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	0.980	1.503	1.901	2.707	3.739	4.688

Yld 0.980 1.503 1.901 2.707 3.739 4.688

[illegible]

BM04003comps -- 2A1

Banc of America

Balance \$6,082,000.00 Delay 24 WAC (2) 5.811282929 WAM (2) 359
 Coupon 5.50000 Dated 03/01/2004 NET (2) 5.558283 WALA (2) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
101-10.000	5.406	5.358	5.312	5.292	5.069
101-14.000	5.394	5.343	5.294	5.272	5.032
101-18.000	5.382	5.328	5.275	5.252	4.996
101-22.000	5.371	5.313	5.257	5.232	4.960
101-26.000	5.359	5.298	5.238	5.212	4.923
101-30.000	5.348	5.283	5.220	5.192	4.887
102-02.000	5.336	5.268	5.202	5.172	4.851
102-06.000	5.325	5.253	5.183	5.152	4.815
102-10.000	5.313	5.238	5.165	5.133	4.779
102-14.000	5.302	5.223	5.147	5.113	4.743
102-18.000	5.290	5.208	5.129	5.093	4.707
102-22.000	5.279	5.193	5.110	5.074	4.671
102-26.000	5.268	5.178	5.092	5.054	4.635
WAL	17.003	11.317	8.577	7.845	3.829
Mod Durm	10.611	8.139	6.651	6.155	3.376
Mod Convexity	1.598	0.881	0.562	0.495	0.141
Principal Window	Apr09 - Jun28	Apr09 - Apr21	Apr09 - Apr16	Apr09 - Mar34	Apr07 - Nov09
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structural Term Sheet, Colateral Term Sheet, or Supplemental Material, 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 buy any security in any jurisdiction where such an offer or solicitation would be illegal. The 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 based (including options) on the securities mentioned. The 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 the date appearing on the Material and is not intended to be relied upon as a basis for any investment decision. The Underwriter is not responsible for the accuracy of the information contained in this Material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction. The issuer of the securities has not prepared, reviewed or participated in the preparation of this Material, is not responsible for the accuracy of the 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.

BM04003comps -- 1A3

Banc of America

Balance \$18,324,000.00 Delay 24 WAC (1) 5.810108599 WAM (1) 359
 Coupon 5.50000 Dated 03/01/2004 NET (1) 5.557109 WALA (1) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
97-02-0000	5.749	5.762	6.095	6.660	7.315
97-06-0000	5.740	5.753	6.069	6.606	7.229
97-10-0000	5.731	5.743	6.042	6.551	7.142
97-14-0000	5.722	5.733	6.016	6.497	7.056
97-18-0000	5.712	5.723	5.990	6.444	6.970
97-22-0000	5.703	5.713	5.964	6.390	6.884
97-26-0000	5.694	5.704	5.938	6.336	6.798
97-30-0000	5.685	5.694	5.912	6.282	6.712
98-02-0000	5.676	5.684	5.886	6.229	6.626
98-06-0000	5.667	5.674	5.860	6.175	6.541
98-10-0000	5.658	5.665	5.834	6.122	6.456
98-14-0000	5.649	5.655	5.808	6.069	6.371
98-18-0000	5.640	5.645	5.783	6.016	6.286
WAL	28.852	24.640	5.937	2.625	1.600
Mod Durm	13.976	13.045	4.890	2.371	1.483
Mod Convexity	2.983	2.497	0.297	0.070	0.030
Principal Window	Aug32 - Jun33	Mar27 - Aug30	Oct08 - Mar13	Aug06 - Jan07	Sep05 - Dec05
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structured Term Sheet, Collateral Term Sheet, or Computational Materials (the "Materials"), 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 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 investor agrees that it will not dispute 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 based (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 this 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, 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.

BM04003comps -- 1A2

Banc of America

Balance \$9,866,000.00 Delay 24 WAC (1) 5.810108599 WAM (1) 359
 Coupon 5.50000 Dated 03/01/2004 NET (1) 5.557109 WALA (1) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
97-02-000	5.751	5.772	6.262	6.773	7.471
97-08-000	5.741	5.762	6.228	6.713	7.377
97-10-000	5.732	5.752	6.193	6.653	7.283
97-14-000	5.723	5.741	6.159	6.594	7.189
97-18-000	5.714	5.731	6.124	6.534	7.095
97-22-000	5.704	5.721	6.090	6.475	7.001
97-26-000	5.695	5.710	6.056	6.416	6.908
97-30-000	5.686	5.700	6.022	6.357	6.814
98-02-000	5.677	5.690	5.988	6.298	6.721
98-06-000	5.668	5.680	5.954	6.239	6.628
98-10-000	5.659	5.670	5.920	6.180	6.535
98-14-000	5.650	5.660	5.886	6.121	6.442
98-18-000	5.641	5.649	5.852	6.062	6.350
WAL	28.239	22.307	4.304	2.363	1.464
Mod Durm	13.855	12.437	3.721	2.149	1.361
Mod Convexity	2.915	2.215	0.168	0.059	0.026
Principal Window	Apr32 - Aug32	Nov25 - Mar27	Apr08 - Oct08	Jul06 - Aug06	Aug05 - Sep05
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structural 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 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 are not publicly traded. 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 costs 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 the material regarding any assets backing any securities discussed herein or otherwise, and is 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.

BM04003comps -- 1A10

Banc of America

Balance \$5,500,000.00 Delay 24 WAC (1) 5.810108599 WAM (1) 359
 Coupon 6.00000 Dated 03/01/2004 NET (1) 5.557109 WALA (1) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
97-02-000	6.277	6.330	7.321	7.979	9.045
97-08-000	6.267	6.317	7.259	7.884	8.896
97-10-000	6.257	6.305	7.196	7.789	8.747
97-14-000	6.247	6.292	7.134	7.693	8.598
97-18-000	6.237	6.279	7.072	7.598	8.450
97-22-000	6.226	6.267	7.010	7.503	8.302
97-26-000	6.216	6.254	6.948	7.409	8.154
97-30-000	6.206	6.241	6.886	7.314	8.006
98-02-000	6.197	6.229	6.825	7.220	7.859
98-06-000	6.187	6.216	6.763	7.126	7.713
98-10-000	6.177	6.204	6.702	7.032	7.566
98-14-000	6.167	6.191	6.640	6.938	7.420
98-18-000	6.157	6.178	6.579	6.845	7.274
WAL	26.168	16.583	2.309	1.468	0.926
Mod Durm	12.722	10.066	2.056	1.345	0.861
Unid Convexity	2.471	1.412	0.062	0.028	0.013
Partial Window	May28 - Apr32	Dec15 - Nov25	Apr04 - Apr08	Apr04 - Jul06	Apr04 - Aug05
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structural Term Sheet, Collateral Term Sheet, or Compensation Materials, as appropriate (the "Material"), is for your private information and Bank 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 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 in the Material 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 the Material only. Information in this 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 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.

BM04003comps -- 1A9

Banc of America

Balance \$3,500,000.00 Delay 24 WAC(1) 5.810108599 WAM(1) 359
 Coupon 5.00000 Dated 03/01/2004 NET(1) 5.557109 WALA(1) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
97-02-000	5.238	5.295	6.309	6.982	8.072
97-08-000	5.229	5.283	6.248	6.888	7.924
97-10-000	5.220	5.271	6.186	6.794	7.777
97-14-000	5.211	5.259	6.125	6.700	7.629
97-18-000	5.202	5.247	6.064	6.606	7.482
97-22-000	5.193	5.236	6.003	6.512	7.335
97-26-000	5.184	5.224	5.942	6.419	7.189
97-30-000	5.175	5.212	5.881	6.325	7.042
98-02-000	5.166	5.201	5.821	6.232	6.897
98-06-000	5.157	5.189	5.760	6.139	6.751
98-10-000	5.148	5.177	5.700	6.046	6.606
98-14-000	5.139	5.166	5.640	5.954	6.461
98-18-000	5.130	5.154	5.579	5.861	6.316
WAL	26.168	16.583	2.309	1.468	0.926
Mod Durm	14.143	10.865	2.093	1.362	0.870
Mod Convexity	2.904	1.583	0.063	0.028	0.013
Principal Window	May28 - Apr32	Dec15 - Nov25	Apr04 - Apr08	Apr04 - Jul06	Apr04 - Aug05
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structural Term Sheet, Colateral 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 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 appropriateness 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 employed 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 items, where the Material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information in the Material regarding any securities discussed herein is based on information supplied to 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 the Material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

BM04003comps -- 1A8

Banc of America

Balance \$5,500,000.00 Delay 24 WAC (1) 5.810108599 WAM (1) 359
 Coupon 6.00000 Dated 03/01/2004 NET (1) 5.557109 WALA (1) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
97-02-000	6.277	6.330	7.321	7.979	9.045
97-06-000	6.267	6.317	7.259	7.884	8.896
97-10-000	6.257	6.305	7.196	7.789	8.747
97-14-000	6.247	6.292	7.134	7.693	8.598
97-18-000	6.237	6.279	7.072	7.598	8.450
97-22-000	6.226	6.267	7.010	7.503	8.302
97-26-000	6.216	6.254	6.948	7.409	8.154
97-30-000	6.206	6.241	6.886	7.314	8.006
98-02-000	6.197	6.229	6.825	7.220	7.859
98-06-000	6.187	6.216	6.763	7.126	7.713
98-10-000	6.177	6.204	6.702	7.032	7.566
98-14-000	6.167	6.191	6.640	6.938	7.420
98-18-000	6.157	6.178	6.579	6.845	7.274
WAL	26.168	16.583	2.309	1.468	0.926
Mod Burn	12.722	10.066	2.056	1.345	0.861
Mod Convexity	2.471	1.412	0.062	0.028	0.013
Principal Window	May28 - Apr32	Dec15 - Nov25	Apr04 - Apr08	Apr04 - Jul06	Apr04 - Aug05
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

The Structural Term Sheet, Call Sheet or Confidential Material, as appropriate (the "material"), is for your private information and Bank 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 buy any security in any jurisdiction where such an offer or solicitation would be illegal. The 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 the 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 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 the material only. Information in this material regarding any assets backing any securities discussed herein is based on information provided to 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.

Banc of America

Balance	\$7,500,000.00	24	WAC(1)	5.810108599	WAM(1)	359
Coupon	5.00000	Dated	03/01/2004	NET(1)	5.557109	0
Settle	03/30/2004	First Payment	04/25/2004			

Price	0 PSA		100 PSA		300 PSA		500 PSA		1000 PSA	
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-02-000	5.238	5.295	6.309	6.982	8.072					
97-06-000	5.229	5.283	6.248	6.888	7.924					
97-10-000	5.220	5.271	6.186	6.794	7.777					
97-14-000	5.211	5.259	6.125	6.700	7.629					
97-18-000	5.202	5.247	6.064	6.606	7.482					
97-22-000	5.193	5.236	6.003	6.512	7.335					
97-26-000	5.184	5.224	5.942	6.419	7.189					
97-30-000	5.175	5.212	5.881	6.325	7.042					
98-02-000	5.166	5.201	5.821	6.232	6.897					
98-06-000	5.157	5.189	5.760	6.139	6.751					
98-10-000	5.148	5.177	5.700	6.046	6.606					
98-14-000	5.139	5.166	5.640	5.954	6.461					
98-18-000	5.130	5.154	5.579	5.861	6.316					
WAL	26.168	16.583	2.309	1.468	0.926					
Mod Durm	14.143	10.865	2.093	1.362	0.870					
Mod Convexity	2.904	1.583	0.063	0.028	0.013					
Principal Window	May28 - Apr32	Dec15 - Nov25	Apr04 - Apr08	Apr04 - Jul06	Apr04 - Aug05					
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09					

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
Yld	0.980	1.503	1.901	2.707	3.739	4.688	

[illegible]

BM04003comps -- 1A27

Banc of America

Balance \$20,000,000.00 Delay 24 WAC(1) 5.810108599 WAM(1) 359
 Coupon 3.00000 Dated 03/01/2004 NET(1) 5.557109 WALA(1) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
100-05-000	2.970	2.896	2.881	2.873	2.823
100-08-000	2.953	2.853	2.833	2.822	2.754
100-13-000	2.936	2.810	2.785	2.771	2.686
100-17-000	2.920	2.767	2.737	2.720	2.617
100-21-000	2.903	2.724	2.689	2.669	2.549
100-25-000	2.886	2.681	2.642	2.618	2.481
100-29-000	2.869	2.639	2.594	2.568	2.413
101-01-000	2.852	2.596	2.546	2.517	2.345
101-05-000	2.835	2.554	2.499	2.467	2.277
101-09-000	2.819	2.511	2.451	2.416	2.210
101-13-000	2.802	2.469	2.404	2.366	2.142
101-17-000	2.785	2.426	2.357	2.316	2.075
101-21-000	2.769	2.384	2.310	2.266	2.007
WAL	8.680	3.094	2.750	2.579	1.894
Mod Dur	7.357	2.900	2.594	2.444	1.819
Mod Convexity	0.764	0.119	0.095	0.083	0.045
Run-Up Window	Apr04 - May19	Apr04 - Oct09	Apr04 - Jan09	Apr04 - Feb08	Apr04 - Sep06
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

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 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 are not publicly traded. 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 material 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 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 items where the material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information in this material regarding any securities discussed therein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed therein 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 issue of the securities has not been 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.

BM04003comps -- 1A26

Banc of America

Balance \$41,104,000.00 Delay 24 WAC(1) 5.810108599 WAM(1) 359
 Coupon 5.50000 Dated 03/01/2004 NET(1) 5.557109 WALA(1) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
99-20-000	5.564	5.564	5.564	5.565	5.566
99-24-000	5.554	5.549	5.549	5.544	5.529
99-28-000	5.544	5.534	5.533	5.524	5.492
100-00-000	5.534	5.519	5.518	5.503	5.455
100-04-000	5.524	5.504	5.502	5.483	5.418
100-08-000	5.515	5.489	5.487	5.463	5.382
100-12-000	5.505	5.474	5.471	5.442	5.345
100-16-000	5.495	5.459	5.456	5.422	5.308
100-20-000	5.485	5.444	5.440	5.402	5.272
100-24-000	5.475	5.430	5.425	5.382	5.235
100-28-000	5.466	5.415	5.409	5.361	5.199
101-00-000	5.456	5.400	5.394	5.341	5.162
101-04-000	5.446	5.385	5.379	5.321	5.126
WAL	22.441	11.470	10.950	7.689	3.848
Mod Durm	12.611	8.294	8.004	6.106	3.383
Mod Convexity	2.267	0.874	0.815	0.459	0.139
Principal Window	Jul25 - Oct27	Mar14 - Jun18	Jan13 - Jun18	Jul10 - Feb14	Aug07 - Sep08
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structured Term Sheet, Customized 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 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 but, 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 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 the material only. Information in this material regarding any assets having 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, is not responsible for the accuracy of the material and has not authorized the Underwriter or acting as underwriter and not acting as agent for the issuer in connection with the proposed formation.

BM04003comps -- 1A23

Banc of America

Balance \$59,615,000.00 Delay 24 WAC(1) 5.810108599 WAM(1) 359
 Coupon 4.50000 Dated 03/01/2004 NET(1) 5.557109 WALA(1) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
98-30.000	4.607	4.675	4.692	4.733	4.850
99-02.000	4.597	4.653	4.668	4.702	4.799
99-06.000	4.586	4.631	4.643	4.670	4.749
99-10.000	4.575	4.609	4.618	4.639	4.698
99-14.000	4.565	4.588	4.594	4.608	4.648
99-18.000	4.554	4.566	4.569	4.577	4.598
99-22.000	4.543	4.545	4.545	4.545	4.547
99-26.000	4.533	4.523	4.520	4.514	4.497
99-30.000	4.522	4.501	4.496	4.483	4.447
100-02.000	4.512	4.480	4.472	4.452	4.397
100-06.000	4.501	4.458	4.447	4.421	4.347
100-10.000	4.491	4.437	4.423	4.390	4.297
100-14.000	4.480	4.416	4.399	4.360	4.248
WAL	17.405	6.890	5.950	4.534	2.702
Mod Durm	11.806	5.791	5.104	4.014	2.490
Mod Convexity	1.812	0.402	0.312	0.193	0.077
Principal Window	May19 - Sep23	Oct09 - Jul12	Jan09 - May11	Feb08 - Jun09	Sep06 - Mar07
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

The Structural Term Sheet, Confidential Materials, as appropriate (the "Materials"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not taking any action based upon it. The material is not to be considered 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 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 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 costs 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 based on information that the Underwriter has received from the issuer of the securities. The Underwriter has not independently verified the accuracy of the information and is not responsible for the accuracy of the information and has not authorized the dissemination of the 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 \$1,000,000.00 Delay 24 WAC (1) 5.810108599 WAM (1) 359
 Coupon 5.50000 Dated 03/01/2004 NET (1) 5.557109 WALA (1) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
97-10-000	Yield 5.738	Yield 5.787	Yield 6.691	Yield 7.291	Yield 8.261
97-12-000	5.728	5.775	6.629	7.196	8.113
97-18-000	5.719	5.763	6.568	7.102	7.966
97-22-000	5.709	5.751	6.506	7.007	7.818
97-26-000	5.700	5.738	6.445	6.913	7.671
97-30-000	5.690	5.726	6.384	6.819	7.524
98-02-000	5.681	5.714	6.322	6.726	7.378
98-06-000	5.671	5.702	6.261	6.632	7.231
98-10-000	5.662	5.690	6.200	6.539	7.086
WAL	26.168	16.583	2.309	1.468	0.926
Mod Durm	13.405	10.455	2.075	1.354	0.866
Mod Convexity	2.677	1.495	0.062	0.028	0.013
Principal Window	May28 - Apr32	Dec15 - Nov25	Apr04 - Apr08	Apr04 - Jul06	Apr04 - Aug05
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
Yld	0.980 1.503 1.901 2.707 3.739 4.688				

This Statement of Financial Condition is for your reference only and is not intended to be used as a basis for any investment decision. The information contained herein 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 are not publicly traded and the Underwriter makes no representation regarding the responsibility 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 used 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 currently offered for sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on the material only. Information in this material regarding any 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.

BM04003comps -- 1A4

Banc of America

Balance \$16,695,000.00 Delay 24 WAC (1) 5.810108599 WAM (1) 359
 Coupon 5.50000 Dated 03/01/2004 NET (1) 5.557109 WALA (1) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA		100 PSA		300 PSA		500 PSA		1000 PSA	
	Yield		Yield		Yield		Yield		Yield	
97-02-000	5.747		5.751		5.836		6.531		7.148	
97-06-000	5.738		5.742		5.822		6.483		7.070	
97-10-000	5.729		5.733		5.809		6.435		6.992	
97-14-000	5.720		5.723		5.795		6.388		6.914	
97-18-000	5.711		5.714		5.782		6.340		6.836	
97-22-000	5.702		5.705		5.769		6.293		6.758	
97-26-000	5.693		5.696		5.755		6.245		6.680	
97-30-000	5.684		5.686		5.742		6.198		6.603	
98-02-000	5.675		5.677		5.729		6.151		6.525	
98-06-000	5.666		5.668		5.715		6.104		6.448	
98-10-000	5.657		5.659		5.702		6.056		6.371	
98-14-000	5.648		5.650		5.689		6.009		6.294	
98-18-000	5.639		5.641		5.676		5.962		6.217	
WAL	29.611		28.124		14.700		3.005		1.776	
Mod Durm	14.121		13.826		9.541		2.687		1.639	
Mod Convexity	3.066		2.901		1.262		0.089		0.036	
Principal Window	Jun33 - Mar34	Aug30 - Mar34	Mar13 - Mar34	Jan07 - Jun07	Dec05 - Jan06					
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09					

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structural Term Sheet, containing Term Sheet or Confidential Materials, 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 considered 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 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 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 such 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 the material only. Information in this material regarding any assets having 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, 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	\$316,251.00	24	Index	LIBOR_1MO	1.09	WAC(1)	5.810108599	359
Coupon	14.06084	Dated	03/01/2004	Mult / Margin	-3.18839946 /	NET(1)	5.557109	0
Settle	03/30/2004	First Payment	04/25/2004	Cap / Floor	17.53619703 / 0.	WALA(1)		

Price		0 PSA		100 PSA		300 PSA		500 PSA		1000 PSA	
		Yield		Yield		Yield		Yield		Yield	
	97-02.000	14.788		14.789		14.836		15.360		15.854	
	97-06.000	14.768		14.769		14.813		15.304		15.767	
	97-10.000	14.749		14.750		14.791		15.249		15.680	
	97-14.000	14.729		14.730		14.768		15.193		15.593	
	97-18.000	14.710		14.711		14.746		15.137		15.506	
	97-22.000	14.690		14.691		14.723		15.082		15.420	
	97-26.000	14.671		14.671		14.701		15.027		15.334	
	97-30.000	14.651		14.652		14.678		14.972		15.247	
	98-02.000	14.632		14.633		14.656		14.916		15.161	
	98-06.000	14.613		14.613		14.634		14.861		15.076	
	98-10.000	14.594		14.594		14.611		14.807		14.990	
	98-14.000	14.574		14.575		14.589		14.752		14.904	
	98-18.000	14.555		14.555		14.567		14.697		14.819	
	WAL	29.611		28.124		14.700		3.005		1.776	
	Mod/Durm	6.511		6.487		5.641		2.286		1.465	
	Mod/Convexity	0.833		0.820		0.541		0.070		0.030	
	Principal Window	Jun33 - Mar34		Aug30 - Mar34		Mar13 - Mar34		Jan07 - Jun07		Dec05 - Jan06	
	LEBOR/IMO	1.09		1.09		1.09		1.09		1.09	

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

Yld 0.980 1.503 1.901 2.707 3.739 4.688

The Structural Term Sheet, Confidential Term Sheet, Confidential Marketing Materials, as appropriate (the "material"), is for your private information and use of America Sources LLC (the "Underwriter") is not to be used by you 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 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 the material may be based on representations made by investors and other parties involved in the transaction. The Underwriter makes no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will be realized. The Underwriter makes no representation regarding the accuracy or completeness of the information provided in the material, from time to time, how long or short positions in, and buy and sell the securities mentioned therein or otherwise 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 items where the material does not pertain to securities that are specifically identified for sale pursuant to each registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any aspects relating to any securities discussed herein superseded all prior information regarding such aspects. Any information in the material, whether regarding the assets backing any securities actually sold to you or the securities actually sold to you. This material is furnished solely to the Underwriter and not to the issuer of the securities. The issuer of the securities has not prepared, reviewed or participated in the preparation of this material, it not constitute part of the offering of the securities and the Underwriter is not making an asset for the issuer in connection with the proposed financing.

BM04003comps -- 1A12

Banc of America

Balance \$1,008,333.00 Delay 24 Index LIBOR 1MO | 1.09 WAC(1) 5.810108599 WAM(1) 359
 Coupon 2.64000 Dated 03/01/2004 Mult / Margin 1.0 / 1.55 NET(1) 5.557109 WALA(1) 0
 Settle 03/30/2004 First Payment 04/25/2004 Cap / Floor 7.50 / 1.55

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
97-02-0000	2.793	2.798	2.891	3.639	4.295
97-06-0000	2.787	2.791	2.880	3.593	4.220
97-10-0000	2.780	2.785	2.870	3.548	4.144
97-14-0000	2.774	2.778	2.859	3.503	4.069
97-18-0000	2.768	2.772	2.848	3.458	3.994
97-22-0000	2.761	2.765	2.837	3.413	3.919
97-26-0000	2.755	2.758	2.826	3.368	3.844
97-30-0000	2.749	2.752	2.815	3.323	3.769
98-02-0000	2.742	2.745	2.805	3.278	3.694
98-06-0000	2.736	2.739	2.794	3.234	3.620
98-10-0000	2.730	2.732	2.783	3.189	3.545
98-14-0000	2.723	2.726	2.772	3.144	3.471
98-18-0000	2.717	2.719	2.762	3.100	3.397
WAL	29.611	28.124	14.700	3.005	1.776
Moat Burn	20.182	19.499	11.804	2.841	1.703
Bar Reserve City	5.226	4.837	1.750	0.097	0.038
Principal Window	Jun33 - Mar34	Aug30 - Mar34	Mar13 - Mar34	Jan07 - Jun07	Dec05 - Jan06
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

This Structure Term Sheet, Containing Term Sheet or Computational Materials, as appropriate (the "Material"), is for your private information and use 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 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 affiliate 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 this Material regarding any assets backing any securities discussed herein is not prepared, reviewed or participated in the preparation of the Material, is not 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 the Material, is not responsible for the accuracy of the Material and has not authorized the dissemination of the Material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

BM04003comps -- 1A11

Banc of America

Balance \$1,000,000.00 Delay 24 WAC (1) 5.810108599 WAM (1) 359
 Coupon 5.50000 Dated 03/01/2004 NET (1) 5.557109 WALA (1) 0
 Settle 03/30/2004 First Payment 04/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield
97-02-000	5.747	5.751	5.836	6.531	7.148
97-06-000	5.738	5.742	5.822	6.483	7.070
97-10-000	5.729	5.733	5.809	6.435	6.992
97-14-000	5.720	5.723	5.795	6.388	6.914
97-18-000	5.711	5.714	5.782	6.340	6.836
97-22-000	5.702	5.705	5.769	6.293	6.758
97-26-000	5.693	5.696	5.755	6.245	6.680
97-30-000	5.684	5.686	5.742	6.198	6.603
98-02-000	5.675	5.677	5.729	6.151	6.525
98-06-000	5.666	5.668	5.715	6.104	6.448
98-10-000	5.657	5.659	5.702	6.056	6.371
98-14-000	5.648	5.650	5.689	6.009	6.294
98-18-000	5.639	5.641	5.676	5.962	6.217
WAL	29.611	28.124	14.700	3.005	1.776
Mod Durm	14.121	13.826	9.541	2.687	1.639
Mod Convexity	3.066	2.901	1.262	0.089	0.036
Principal Window	Jun33 - Mar34	Aug30 - Mar34	Mar13 - Mar34	Jan07 - Jun07	Dec05 - Jan06
LIBOR 1MO	1.09	1.09	1.09	1.09	1.09

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR
 Yld 0.980 1.503 1.901 2.707 3.739 4.688

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. This material is not to be construed as 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 considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon in 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 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 purpose. 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 155 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 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.

Banc of America

Balance	\$42,116,000.00	Delay	24	WAC (4)	5.279439050	WAM (4)	177
Coupon	4.75000	Dated	03/01/2004	NET (4)	5.026439	WALA (4)	0
Settle	03/30/2004	First Payment	04/25/2004				

Price	0 PSA	100 PSA	300 PSA	500 PSA	1000 PSA
99.30.000	4.758	4.749	4.729	4.709	4.663
100.02.000	4.739	4.725	4.696	4.666	4.597
100.06.000	4.719	4.702	4.663	4.623	4.531
100.10.000	4.700	4.678	4.630	4.580	4.466
100.14.000	4.681	4.654	4.597	4.538	4.400
100.18.000	4.662	4.631	4.564	4.495	4.335
100.22.000	4.643	4.608	4.531	4.452	4.270
100.26.000	4.624	4.584	4.498	4.410	4.205
100.30.000	4.605	4.561	4.465	4.367	4.140
101.02.000	4.586	4.537	4.433	4.325	4.075
101.06.000	4.567	4.514	4.400	4.283	4.010
101.10.000	4.548	4.491	4.367	4.240	3.946
101.14.000	4.529	4.468	4.335	4.198	3.881
101.18.000	8.333	6.566	4.430	3.291	2.053
101.22.000	6.480	5.279	3.763	2.904	1.899
101.26.000	0.622	0.441	0.237	0.141	0.057
101.30.000	Apr04 - Mar19	Apr04 - Mar19	Apr04 - Mar19	Apr04 - Mar19	Apr04 - Nov09
101.34.000	1.09	1.09	1.09	1.09	1.09

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

Yld 0.980 1.503 1.901 2.707 3.739 4.688

The Structure Term Sheet, Confidential Term Sheet, Confidential Materials, as appropriate (the "materials"), is for your private information and Bank of America Securities LLC (the "Underwriter") is not putting any action listed upon it. This material is not to be continued as an effects sale 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, 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 this material regarding any action backing any securities discussed herein is superseded as prior information regarding such actions. Any information in the material, whether regarding the assets backing any securities or the assets backing any securities actually sold to you. The material is furnished solely to the Underwriter, and not by the issuer of the securities. This issuer of the securities has not prepared, reviewed or participated in the preparation of the material. It is not responsible for the accuracy of the material and has not authorized the dissemination of this material. The Underwriter is aware of securities and actions set forth for the issuer in preparation with the associated Underwriting Agreement.

BOAMS043_G3PXING - Price/Yield - 3B1

Balance	\$591,000.00	Delay	24
Coupon	4.875	Dated	3/1/2004
Settle	3/30/2004	First Payment	4/25/2004

Price	0 PSA Yield	100 PSA Yield	300 PSA Yield	500 PSA Yield	750 PSA Yield
100-30.50	4.728	4.720	4.705	4.692	4.679
101-00.50	4.719	4.710	4.694	4.681	4.667
101-02.50	4.709	4.700	4.684	4.670	4.655
101-04.50	4.700	4.690	4.673	4.659	4.643
101-06.50	4.690	4.680	4.663	4.647	4.631
101-08.50	4.681	4.670	4.652	4.636	4.619
101-10.50	4.671	4.660	4.641	4.625	4.607
101-12.50	4.662	4.651	4.631	4.614	4.595
101-14.50	4.652	4.641	4.620	4.602	4.583
101-16.50	4.643	4.631	4.610	4.591	4.572
101-18.50	4.633	4.621	4.599	4.580	4.560
101-20.50	4.624	4.611	4.588	4.569	4.548
101-22.50	4.614	4.601	4.578	4.558	4.536
101-24.50	4.605	4.592	4.567	4.547	4.524
101-26.50	4.596	4.582	4.557	4.536	4.513
101-28.50	4.586	4.572	4.546	4.524	4.501
101-30.50	4.577	4.562	4.536	4.513	4.489
102-00.50	4.567	4.552	4.525	4.502	4.477
102-02.50	4.558	4.543	4.515	4.491	4.466
102-04.50	4.549	4.533	4.504	4.480	4.454
102-06.50	4.539	4.523	4.494	4.469	4.442
WAL	8.37	7.93	7.24	6.73	6.26
Mod Durn	6.49	6.23	5.81	5.49	5.18
Principal Window	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19

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 consider 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, 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.

BOAMS043_G3PXING - Price/Yield - 3B2

Balance	\$263,000.00	Delay	24
Coupon	4.875	Dated	3/1/2004
Settle	3/30/2004	First Payment	4/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
99-25.00	4.908	4.908	4.906	4.905	4.904
99-27.00	4.899	4.897	4.896	4.894	4.892
99-29.00	4.889	4.887	4.885	4.882	4.880
99-31.00	4.879	4.877	4.874	4.871	4.868
100-01.00	4.870	4.867	4.863	4.860	4.856
100-03.00	4.860	4.857	4.852	4.848	4.844
100-05.00	4.850	4.847	4.842	4.837	4.832
100-07.00	4.841	4.837	4.831	4.825	4.820
100-09.00	4.831	4.827	4.820	4.814	4.807
100-11.00	4.821	4.817	4.809	4.803	4.795
100-13.00	4.812	4.807	4.799	4.791	4.783
100-15.00	4.802	4.797	4.788	4.780	4.771
100-17.00	4.793	4.787	4.777	4.769	4.759
100-19.00	4.783	4.777	4.766	4.757	4.747
100-21.00	4.773	4.767	4.756	4.746	4.735
100-23.00	4.764	4.757	4.745	4.735	4.723
100-25.00	4.754	4.747	4.734	4.723	4.711
100-27.00	4.745	4.737	4.724	4.712	4.700
100-29.00	4.735	4.727	4.713	4.701	4.688
100-31.00	4.726	4.717	4.702	4.689	4.676
101-01.00	4.716	4.707	4.692	4.678	4.664
WAL	8.37	7.93	7.24	6.73	6.26
Mod Durn	6.46	6.20	5.78	5.46	5.16
Principal Window	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19

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 consider 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, 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.

BOAMS043_G3PXING - Price/Yield - 3B3

Balance	\$198,000.00	Delay	24
Coupon	4.875	Dated	3/1/2004
Settle	3/30/2004	First Payment	4/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
96-29.50	5.361	5.380	5.412	5.440	5.470
96-31.50	5.351	5.369	5.401	5.428	5.458
97-01.50	5.341	5.359	5.390	5.416	5.445
97-03.50	5.331	5.348	5.378	5.404	5.432
97-05.50	5.321	5.338	5.367	5.393	5.420
97-07.50	5.311	5.327	5.356	5.381	5.407
97-09.50	5.301	5.317	5.345	5.369	5.395
97-11.50	5.291	5.306	5.333	5.357	5.382
97-13.50	5.281	5.296	5.322	5.345	5.370
97-15.50	5.271	5.285	5.311	5.333	5.357
97-17.50	5.261	5.275	5.300	5.321	5.344
97-19.50	5.251	5.264	5.289	5.310	5.332
97-21.50	5.241	5.254	5.277	5.298	5.319
97-23.50	5.231	5.243	5.266	5.286	5.307
97-25.50	5.221	5.233	5.255	5.274	5.294
97-27.50	5.211	5.223	5.244	5.262	5.282
97-29.50	5.201	5.212	5.233	5.251	5.270
97-31.50	5.191	5.202	5.222	5.239	5.257
98-01.50	5.181	5.191	5.211	5.227	5.245
98-03.50	5.171	5.181	5.200	5.215	5.232
98-05.50	5.161	5.171	5.188	5.204	5.220
WAL	8.37	7.93	7.24	6.73	6.26
Mod Durn	6.37	6.11	5.70	5.40	5.10
Principal Window	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19

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 consider 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, 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.

BOAMS043_G3PXING - Price/Yield - 3B4

Balance	\$132,000.00	Delay	24
Coupon	4.875	Dated	3/1/2004
Settle	3/30/2004	First Payment	4/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
89-18.75	6.621	6.691	6.815	6.922	7.035
89-20.75	6.610	6.679	6.803	6.908	7.021
89-22.75	6.599	6.667	6.790	6.895	7.007
89-24.75	6.587	6.656	6.777	6.882	6.993
89-26.75	6.576	6.644	6.765	6.868	6.979
89-28.75	6.565	6.632	6.752	6.855	6.965
89-30.75	6.553	6.620	6.740	6.842	6.951
90-00.75	6.542	6.608	6.727	6.828	6.937
90-02.75	6.531	6.597	6.714	6.815	6.923
90-04.75	6.519	6.585	6.702	6.802	6.909
90-06.75	6.508	6.573	6.689	6.789	6.895
90-08.75	6.497	6.561	6.677	6.775	6.881
90-10.75	6.486	6.550	6.664	6.762	6.867
90-12.75	6.474	6.538	6.652	6.749	6.853
90-14.75	6.463	6.526	6.639	6.736	6.839
90-16.75	6.452	6.515	6.627	6.723	6.825
90-18.75	6.441	6.503	6.614	6.710	6.812
90-20.75	6.429	6.491	6.602	6.696	6.798
90-22.75	6.418	6.480	6.589	6.683	6.784
90-24.75	6.407	6.468	6.577	6.670	6.770
90-26.75	6.396	6.457	6.565	6.657	6.756
WAL	8.37	7.93	7.24	6.73	6.26
Mod Durn	6.12	5.88	5.50	5.22	4.94
Principal Window	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19

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 consider 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, 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.

BOAMS043_G3PXING - Price/Yield - 3B5

Balance	\$131,000.00	Delay	24
Coupon	4.875	Dated	3/1/2004
Settle	3/30/2004	First Payment	4/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
75-12.50	9.572	9.756	10.081	10.356	10.650
75-14.50	9.557	9.740	10.064	10.339	10.632
75-16.50	9.542	9.725	10.048	10.322	10.614
75-18.50	9.527	9.710	10.032	10.305	10.596
75-20.50	9.512	9.694	10.015	10.288	10.578
75-22.50	9.497	9.679	9.999	10.271	10.560
75-24.50	9.483	9.664	9.983	10.254	10.542
75-26.50	9.468	9.648	9.967	10.237	10.524
75-28.50	9.453	9.633	9.950	10.220	10.506
75-30.50	9.439	9.618	9.934	10.203	10.489
76-00.50	9.424	9.603	9.918	10.186	10.471
76-02.50	9.409	9.587	9.902	10.169	10.453
76-04.50	9.395	9.572	9.886	10.152	10.435
76-06.50	9.380	9.557	9.870	10.135	10.417
76-08.50	9.365	9.542	9.854	10.118	10.400
76-10.50	9.351	9.527	9.837	10.101	10.382
76-12.50	9.336	9.512	9.821	10.084	10.364
76-14.50	9.322	9.497	9.805	10.067	10.347
76-16.50	9.307	9.482	9.789	10.050	10.329
76-18.50	9.293	9.466	9.773	10.034	10.311
76-20.50	9.278	9.451	9.757	10.017	10.294
WAL	8.37	7.93	7.24	6.73	6.26
Mod Durn	5.58	5.37	5.06	4.82	4.59
Principal Window	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19

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 consider 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, 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.

BOAMS043_G3PXING - Price/Yield - 3B6

Balance	\$132,241.30	Delay	24
Coupon	4.875	Dated	3/1/2004
Settle	3/30/2004	First Payment	4/25/2004

Price	0 PSA Yield	100 PSA Yield	300 PSA Yield	500 PSA Yield	750 PSA Yield
35-30.00	26.800	27.423	28.484	29.366	30.308
36-00.00	26.747	27.369	28.429	29.310	30.251
36-02.00	26.694	27.316	28.374	29.254	30.194
36-04.00	26.641	27.262	28.319	29.198	30.137
36-06.00	26.589	27.209	28.265	29.143	30.080
36-08.00	26.536	27.156	28.210	29.087	30.024
36-10.00	26.484	27.103	28.156	29.032	29.967
36-12.00	26.432	27.050	28.102	28.977	29.911
36-14.00	26.380	26.997	28.048	28.922	29.855
36-16.00	26.328	26.944	27.995	28.867	29.799
36-18.00	26.276	26.892	27.941	28.813	29.744
36-20.00	26.225	26.840	27.888	28.759	29.688
36-22.00	26.174	26.788	27.834	28.704	29.633
36-24.00	26.122	26.736	27.781	28.650	29.578
36-26.00	26.071	26.684	27.728	28.596	29.523
36-28.00	26.021	26.633	27.676	28.543	29.468
36-30.00	25.970	26.581	27.623	28.489	29.413
37-00.00	25.919	26.530	27.571	28.436	29.359
37-02.00	25.869	26.479	27.518	28.382	29.304
37-04.00	25.819	26.428	27.466	28.329	29.250
37-06.00	25.769	26.377	27.414	28.276	29.196
WAL	8.37	7.93	7.24	6.73	6.26
Mod Durn	3.28	3.24	3.16	3.11	3.04
Principal Window	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19

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 consider 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, 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.

BOAMS043_G3PXING - Price/Yield - 3B2

Balance	\$263,000.00	Delay	24
Coupon	4.875	Dated	3/1/2004
Settle	3/30/2004	First Payment	4/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
99-25.00	4.908	4.908	4.906	4.905	4.904
99-27.00	4.899	4.897	4.896	4.894	4.892
99-29.00	4.889	4.887	4.885	4.882	4.880
99-31.00	4.879	4.877	4.874	4.871	4.868
100-01.00	4.870	4.867	4.863	4.860	4.856
100-03.00	4.860	4.857	4.852	4.848	4.844
100-05.00	4.850	4.847	4.842	4.837	4.832
100-07.00	4.841	4.837	4.831	4.825	4.820
100-09.00	4.831	4.827	4.820	4.814	4.807
100-11.00	4.821	4.817	4.809	4.803	4.795
100-13.00	4.812	4.807	4.799	4.791	4.783
100-15.00	4.802	4.797	4.788	4.780	4.771
100-17.00	4.793	4.787	4.777	4.769	4.759
100-19.00	4.783	4.777	4.766	4.757	4.747
100-21.00	4.773	4.767	4.756	4.746	4.735
100-23.00	4.764	4.757	4.745	4.735	4.723
100-25.00	4.754	4.747	4.734	4.723	4.711
100-27.00	4.745	4.737	4.724	4.712	4.700
100-29.00	4.735	4.727	4.713	4.701	4.688
100-31.00	4.726	4.717	4.702	4.689	4.676
101-01.00	4.716	4.707	4.692	4.678	4.664
WAL	8.37	7.93	7.24	6.73	6.26
Mod Durn	6.46	6.20	5.78	5.46	5.16
Principal Window	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19

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 consider 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, 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.

BOAMS043_G3PXING - Price/Yield - 3B3

Balance	\$198,000.00	Delay	24
Coupon	4.875	Dated	3/1/2004
Settle	3/30/2004	First Payment	4/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
96-29.50	5.361	5.380	5.412	5.440	5.470
96-31.50	5.351	5.369	5.401	5.428	5.458
97-01.50	5.341	5.359	5.390	5.416	5.445
97-03.50	5.331	5.348	5.378	5.404	5.432
97-05.50	5.321	5.338	5.367	5.393	5.420
97-07.50	5.311	5.327	5.356	5.381	5.407
97-09.50	5.301	5.317	5.345	5.369	5.395
97-11.50	5.291	5.306	5.333	5.357	5.382
97-13.50	5.281	5.296	5.322	5.345	5.370
97-15.50	5.271	5.285	5.311	5.333	5.357
97-17.50	5.261	5.275	5.300	5.321	5.344
97-19.50	5.251	5.264	5.289	5.310	5.332
97-21.50	5.241	5.254	5.277	5.298	5.319
97-23.50	5.231	5.243	5.266	5.286	5.307
97-25.50	5.221	5.233	5.255	5.274	5.294
97-27.50	5.211	5.223	5.244	5.262	5.282
97-29.50	5.201	5.212	5.233	5.251	5.270
97-31.50	5.191	5.202	5.222	5.239	5.257
98-01.50	5.181	5.191	5.211	5.227	5.245
98-03.50	5.171	5.181	5.200	5.215	5.232
98-05.50	5.161	5.171	5.188	5.204	5.220
WAL	8.37	7.93	7.24	6.73	6.26
Mod Durn	6.37	6.11	5.70	5.40	5.10
Principal Window	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19

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 consider 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, 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.

BOAMS043_G3PXING - Price/Yield - 3B4

Balance	\$132,000.00	Delay	24
Coupon	4.875	Dated	3/1/2004
Settle	3/30/2004	First Payment	4/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
89-18.75	6.621	6.691	6.815	6.922	7.035
89-20.75	6.610	6.679	6.803	6.908	7.021
89-22.75	6.599	6.667	6.790	6.895	7.007
89-24.75	6.587	6.656	6.777	6.882	6.993
89-26.75	6.576	6.644	6.765	6.868	6.979
89-28.75	6.565	6.632	6.752	6.855	6.965
89-30.75	6.553	6.620	6.740	6.842	6.951
90-00.75	6.542	6.608	6.727	6.828	6.937
90-02.75	6.531	6.597	6.714	6.815	6.923
90-04.75	6.519	6.585	6.702	6.802	6.909
90-06.75	6.508	6.573	6.689	6.789	6.895
90-08.75	6.497	6.561	6.677	6.775	6.881
90-10.75	6.486	6.550	6.664	6.762	6.867
90-12.75	6.474	6.538	6.652	6.749	6.853
90-14.75	6.463	6.526	6.639	6.736	6.839
90-16.75	6.452	6.515	6.627	6.723	6.825
90-18.75	6.441	6.503	6.614	6.710	6.812
90-20.75	6.429	6.491	6.602	6.696	6.798
90-22.75	6.418	6.480	6.589	6.683	6.784
90-24.75	6.407	6.468	6.577	6.670	6.770
90-26.75	6.396	6.457	6.565	6.657	6.756
WAL	8.37	7.93	7.24	6.73	6.26
Mod Durn	6.12	5.88	5.50	5.22	4.94
Principal Window	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19

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 consider 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, 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.

BOAMS043_G3PXING - Price/Yield - 3B5

Balance	\$131,000.00	Delay	24
Coupon	4.875	Dated	3/1/2004
Settle	3/30/2004	First Payment	4/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
75-12.50	9.572	9.756	10.081	10.356	10.650
75-14.50	9.557	9.740	10.064	10.339	10.632
75-16.50	9.542	9.725	10.048	10.322	10.614
75-18.50	9.527	9.710	10.032	10.305	10.596
75-20.50	9.512	9.694	10.015	10.288	10.578
75-22.50	9.497	9.679	9.999	10.271	10.560
75-24.50	9.483	9.664	9.983	10.254	10.542
75-26.50	9.468	9.648	9.967	10.237	10.524
75-28.50	9.453	9.633	9.950	10.220	10.506
75-30.50	9.439	9.618	9.934	10.203	10.489
76-00.50	9.424	9.603	9.918	10.186	10.471
76-02.50	9.409	9.587	9.902	10.169	10.453
76-04.50	9.395	9.572	9.886	10.152	10.435
76-06.50	9.380	9.557	9.870	10.135	10.417
76-08.50	9.365	9.542	9.854	10.118	10.400
76-10.50	9.351	9.527	9.837	10.101	10.382
76-12.50	9.336	9.512	9.821	10.084	10.364
76-14.50	9.322	9.497	9.805	10.067	10.347
76-16.50	9.307	9.482	9.789	10.050	10.329
76-18.50	9.293	9.466	9.773	10.034	10.311
76-20.50	9.278	9.451	9.757	10.017	10.294
WAL	8.37	7.93	7.24	6.73	6.26
Mod Durn	5.58	5.37	5.06	4.82	4.59
Principal Window	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19

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 consider 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, 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.

BOAMS043_G3PXING - Price/Yield - 3B6

Balance	\$132,241.30	Delay	24
Coupon	4.875	Dated	3/1/2004
Settle	3/30/2004	First Payment	4/25/2004

Price	0 PSA	100 PSA	300 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
35-30.00	26.800	27.423	28.484	29.366	30.308
36-00.00	26.747	27.369	28.429	29.310	30.251
36-02.00	26.694	27.316	28.374	29.254	30.194
36-04.00	26.641	27.262	28.319	29.198	30.137
36-06.00	26.589	27.209	28.265	29.143	30.080
36-08.00	26.536	27.156	28.210	29.087	30.024
36-10.00	26.484	27.103	28.156	29.032	29.967
36-12.00	26.432	27.050	28.102	28.977	29.911
36-14.00	26.380	26.997	28.048	28.922	29.855
36-16.00	26.328	26.944	27.995	28.867	29.799
36-18.00	26.276	26.892	27.941	28.813	29.744
36-20.00	26.225	26.840	27.888	28.759	29.688
36-22.00	26.174	26.788	27.834	28.704	29.633
36-24.00	26.122	26.736	27.781	28.650	29.578
36-26.00	26.071	26.684	27.728	28.596	29.523
36-28.00	26.021	26.633	27.676	28.543	29.468
36-30.00	25.970	26.581	27.623	28.489	29.413
37-00.00	25.919	26.530	27.571	28.436	29.359
37-02.00	25.869	26.479	27.518	28.382	29.304
37-04.00	25.819	26.428	27.466	28.329	29.250
37-06.00	25.769	26.377	27.414	28.276	29.196
WAL	8.37	7.93	7.24	6.73	6.26
Mod Durn	3.28	3.24	3.16	3.11	3.04
Principal Window	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19	04/04 - 02/19

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 consider 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, 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.