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UNITED STATES
Securities and Exchange Commission
Washington, D. C. 20549

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS

BY ELECTRONIC FILERS

APR 14 2004

Banc of America Commercial Mortgage Inc. — Exact name of registrant as specified in charter

0001005007 — Registrant CIK Number

8-K FOR 4/14/04 SER 2004-2 — Electronic report, schedule or registration statement of which the documents are a part (give period of report)

333-89322 — SEC file number, if available

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

PROCESSED
APR 15 2004
THOMSON FINANCIAL

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Charlotte, State of North Carolina, 20 04.

Banc of America Commercial Mortgage Inc.
(Registrant)

By: [signature]
(Name and Title)
Name: Manish Parwani
Title: Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on ____________, 20_____, that the information set forth in this statement is true and complete.

By: ____________________
(Name)

____
(Title)

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1325500	4.04	4.04	4.04	4.04	4.04
6.1481750	3.94	3.94	3.94	3.94	3.94
6.1638000	3.85	3.85	3.85	3.85	3.85
6.1794250	3.76	3.76	3.76	3.76	3.76
6.1950500	3.66	3.66	3.66	3.66	3.66
6.2106750	3.57	3.57	3.57	3.57	3.57
6.2263000	3.48	3.48	3.48	3.48	3.48
6.2419250	3.39	3.39	3.39	3.39	3.39
6.2575500	**3.30**	**3.30**	**3.30**	**3.30**	**3.30**
6.2731750	3.20	3.20	3.20	3.20	3.20
6.2888000	3.11	3.11	3.11	3.11	3.11
6.3044250	3.02	3.02	3.02	3.02	3.02
6.3200500	2.93	2.93	2.93	2.93	2.93
6.3356750	2.84	2.84	2.84	2.84	2.84
6.3513000	2.76	2.76	2.76	2.76	2.76
6.3669250	2.67	2.67	2.67	2.67	2.67
6.3825500	2.58	2.58	2.58	2.58	2.58
WAL (Yrs)	5.28	5.28	5.28	5.28	5.28
Mod Dur	2.72	2.72	2.72	2.72	2.72
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	79	79	79	79
Targ YldSprd	0.50	0.50	0.50	0.50	0.50

Assumptions		Treasury Curve as of	
		Term (Yrs)	Yield (BEY%)
1% Cleanup Call is Exercised		1/12	1.526
Initial Balance is as of April 2004		1/4	1.526
Prepay Rates are a Constant % of CPR		1/2	1.526
100% of All Prepayment Premiums are assumed to be collected		2	1.526
Prepayment Premiums are allocated to one or more classes		3	1.933
of the offered certificates as described under "Description of the Certificates-Distributions-		5	2.738
Distributions of Prepayment Premiums" in the Prospectus Supplement.		10	3.775
No Extensions on any Mortgage Loan		30	4.708
No Delinquencies on any Mortgage Loan			
No Defaults on any Mortgage Loan			

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1325500	4.04	5.04	5.47	5.21	4.35
6.1481800	3.94	4.94	5.37	5.11	4.25
6.1638000	3.85	4.85	5.28	5.01	4.16
6.1794300	3.76	4.75	5.18	4.92	4.06
6.1950500	3.66	4.66	5.09	4.82	3.97
6.2106800	3.57	4.56	4.99	4.73	3.87
6.2263000	3.48	4.47	4.90	4.63	3.78
6.2419300	3.39	4.38	4.80	4.54	3.68
6.2575500	**3.30**	**4.29**	**4.71**	**4.44**	**3.59**
6.2731800	3.20	4.19	4.62	4.35	3.49
6.2888000	3.11	4.10	4.52	4.26	3.40
6.3044300	3.02	4.01	4.43	4.17	3.31
6.3200500	2.93	3.92	4.34	4.07	3.21
6.3356800	2.84	3.83	4.25	3.98	3.12
6.3513000	2.76	3.74	4.16	3.89	3.03
6.3669300	2.67	3.65	4.07	3.80	2.94
6.3825500	2.58	3.56	3.98	3.71	2.85
WAL (yrs)	5.28	5.28	5.27	5.21	5.10
Mod Dur	2.72	2.69	2.66	2.64	2.64
First Prin Pay	10/10/2004	8/10/2004	7/10/2004	6/10/2004	5/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Win	79	81	82	83	84
Yield Spread	50.00	149.00	192.00	166.00	83.00

Assumptions		Treasury Curve as of	
		Term (Yrs)	Yield (BEY%)
1% Cleanup Call is Exercised		1/12	1.526
Initial Balance is as of April 2004		1/4	1.526
Prepay Rates are a Constant % of CPR		1/2	1.526
100% of All Prepayment Premiums are assumed to be collected		2	1.526
Prepayment Premiums are allocated to one or more classes		3	1.933
of the offered certificates as described under "Description of the Certificates-Distributions-		5	2.738
Distributions of Prepayment Premiums" in the Prospectus Supplement.		10	3.775
No Extensions on any Mortgage Loan		30	4.708
No Delinquencies on any Mortgage Loan			
No Defaults on any Mortgage Loan			

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1325500	4.04	4.04	4.04	4.04	4.04
6.1481750	3.94	3.94	3.94	3.94	3.94
6.1638000	3.85	3.85	3.85	3.85	3.85
6.1794250	3.76	3.76	3.76	3.76	3.76
6.1950500	3.66	3.66	3.66	3.66	3.66
6.2106750	3.57	3.57	3.57	3.57	3.57
6.2263000	3.48	3.48	3.48	3.48	3.48
6.2419250	3.39	3.39	3.39	3.39	3.39
6.2575500	**3.30**	**3.30**	**3.30**	**3.30**	**3.30**
6.2731750	3.20	3.20	3.20	3.20	3.20
6.2888000	3.11	3.11	3.11	3.11	3.11
6.3044250	3.02	3.02	3.02	3.02	3.02
6.3200500	2.93	2.93	2.93	2.93	2.93
6.3356750	2.84	2.84	2.84	2.84	2.84
6.3513000	2.76	2.76	2.76	2.76	2.76
6.3669250	2.67	2.67	2.67	2.67	2.67
6.3825500	2.58	2.58	2.58	2.58	2.58
WAL (Yrs)	5.28	5.28	5.28	5.28	5.28
Mod Dur	2.72	2.72	2.72	2.72	2.72
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	79	79	79	79
Targ YldSprd	0.50	0.50	0.50	0.50	0.50

Assumptions		Treasury Curve as of	
1% Cleanup Call is Exercised		Term (Yrs)	Yield (BEY%)
Initial Balance is as of April 2004		1/12	1.526
Prepay Rates are a Constant % of CPR		1/4	1.526
100% of All Prepayment Premiums are assumed to be collected		1/2	1.526
Prepayment Premiums are allocated to one or more classes		2	1.526
of the offered certificates as described under "Description of the Certificates-Distributions-		3	1.933
Distributions of Prepayment Premiums" in the Prospectus Supplement.		5	2.738
No Extensions on any Mortgage Loan		10	3.775
No Delinquencies on any Mortgage Loan		30	4.708
No Defaults on any Mortgage Loan			

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	**BACM Series 2004-2**	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1325500	4.04	5.04	5.47	5.21	4.35
6.1481750	3.94	4.95	5.37	5.11	4.25
6.1638000	3.85	4.85	5.28	5.01	4.16
6.1794250	3.76	4.76	5.18	4.92	4.06
6.1950500	3.66	4.67	5.09	4.82	3.97
6.2106750	3.57	4.57	4.99	4.73	3.87
6.2263000	3.48	4.48	4.90	4.63	3.78
6.2419250	3.39	4.39	4.81	4.54	3.68
6.2575500	**3.30**	**4.29**	**4.71**	**4.44**	**3.59**
6.2731750	3.20	4.20	4.62	4.35	3.49
6.2888000	3.11	4.11	4.53	4.26	3.40
6.3044250	3.02	4.02	4.43	4.17	3.31
6.3200500	2.93	3.93	4.34	4.07	3.21
6.3356750	2.84	3.84	4.25	3.98	3.12
6.3513000	2.76	3.75	4.16	3.89	3.03
6.3669250	2.67	3.66	4.07	3.80	2.94
6.3825500	2.58	3.57	3.98	3.71	2.85
WAL (Yrs)	5.28	5.28	5.27	5.21	5.10
Mod Dur	2.72	2.69	2.66	2.64	2.64
FirstPrinPay	10/10/2004	8/10/2004	7/10/2004	6/10/2004	5/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	81	82	83	84
Targ YldSprd	0.50	1.50	1.92	1.66	0.83

Assumptions	Treasury Curve as of	
	Term (Yrs)	Yield (BEY%)
1% Cleanup Call is Exercised	1/12	1.526
Initial Balance is as of April 2004	1/4	1.526
Prepay Rates are a Constant % of CPR	1/2	1.526
100% of All Prepayment Premiums are assumed to be collected	2	1.526
Prepayment Premiums are allocated to one or more classes	3	1.933
of the offered certificates as described under "Description of the Certificates-Distributions-	5	2.738
Distributions of Prepayment Premiums" in the Prospectus Supplement.	10	3.775
No Extensions on any Mortgage Loan	30	4.708
No Delinquencies on any Mortgage Loan		
No Defaults on any Mortgage Loan		

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
During YM	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Default (CDR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
Default Rate	0.00%	1.00%	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%	8.00%
Loss Severity	0.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
Lag (months)	0	12	12	12	12	12	12	12	12
Default Starting in Month	0	1	1	1	1	1	1	1	1

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
6.1325500	4.04	4.04	4.04	4.04	4.04	4.04	4.04	3.69	3.09
6.1481750	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.60	3.00
6.1638000	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.51	2.91
6.1794250	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.41	2.81
6.1950500	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.32	2.72
6.2106750	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.23	2.63
6.2263000	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.14	2.53
6.2419250	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.04	2.44
6.2575500	**3.30**	**3.30**	**3.30**	**3.30**	**3.30**	**3.30**	**3.30**	**2.95**	**2.35**
6.2731750	3.20	3.20	3.20	3.20	3.20	3.20	3.20	2.86	2.26
6.2888000	3.11	3.11	3.11	3.11	3.11	3.11	3.11	2.77	2.17
6.3044250	3.02	3.02	3.02	3.02	3.02	3.02	3.02	2.68	2.08
6.3200500	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.59	1.99
6.3356750	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.50	1.90
6.3513000	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.41	1.81
6.3669250	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.32	1.72
6.3825500	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.23	1.63
WAL (Yrs)	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.22	5.13
Mod Dur	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	79	79	79	79	79	79	79	79
Targ YldSprd	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.17	-0.41

Assumptions
1% Cleanup Call is Exercised
Initial Balance is as of April 2004
Prepay Rates are a Constant % of CPR
100% of All Prepayment Premiums are assumed to be collected
Prepayment Premiums are allocated to one or more classes
of the offered certificates as described under "Description of the Certificates-Distributions-
Distributions of Prepayment Premiums" in the Prospectus Supplement.
No Extensions on any Mortgage Loan
No Delinquencies on any Mortgage Loan
No Defaults on any Mortgage Loan

Treasury Curve as of	
Term (Yrs)	Yield (BEY%)
1/12	1.526
1/4	1.526
1/2	1.526
2	1.526
3	1.933
5	2.738
10	3.775
30	4.706

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,578,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
During YM	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Default (CDR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
Default Rate	0.00%	1.00%	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%	8.00%
Loss Severity	0.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
Lag (months)	0	12	12	12	12	12	12	12	12
Default Starting in Month	0	24	24	24	24	24	24	24	24

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
6.1325500	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.03
6.1481750	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94
6.1638000	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85
6.1794250	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.75
6.1950500	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66
6.2106750	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57
6.2263000	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48
6.2419250	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.38
6.2575500	**3.30**	**3.30**	**3.30**	**3.30**	**3.30**	**3.30**	**3.30**	**3.29**	**3.29**
6.2731750	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20
6.2888000	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11
6.3044250	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02
6.3200500	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93
6.3356750	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84
6.3513000	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.75	2.75
6.3669250	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.66
6.3825500	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58
WAL (Yrs)	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28
Mod Dur	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	79	79	79	79	79	79	79	79
Targ YldSprd	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

Assumptions
1% Cleanup Call is Exercised
Initial Balance is as of April 2004
Prepay Rates are a Constant % of CPR
100% of All Prepayment Premiums are assumed to be collected
Prepayment Premiums are allocated to one or more classes
of the offered certificates as described under "Description of the Certificates-Distributions-
Distributions of Prepayment Premiums" in the Prospectus Supplement
No Extensions on any Mortgage Loan
No Delinquencies on any Mortgage Loan
No Defaults on any Mortgage Loan

Treasury Curve as of	
Term (Yrs)	Yield (BEY%)
1/12	1.526
1/4	1.526
1/2	1.526
2	1.526
3	1.933
5	2.738
10	3.775
30	4.708

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,097,235,340
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3258%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
5.555510000	4.07	4.07	4.07	4.07	4.07
5.571135000	3.96	3.96	3.96	3.96	3.96
5.586760000	3.85	3.85	3.85	3.85	3.85
5.602385000	3.74	3.74	3.74	3.74	3.74
5.618010000	3.63	3.63	3.63	3.63	3.63
5.633635000	3.52	3.52	3.52	3.52	3.52
5.649260000	3.42	3.42	3.42	3.42	3.42
5.664885000	3.31	3.31	3.31	3.31	3.31
5.680510000	**3.21**	**3.21**	**3.21**	**3.21**	**3.21**
5.696135000	3.10	3.10	3.10	3.10	3.10
5.711760000	3.00	3.00	3.00	3.00	3.00
5.727385000	2.89	2.89	2.89	2.89	2.89
5.743010000	2.79	2.79	2.79	2.79	2.79
5.758635000	2.68	2.68	2.68	2.68	2.68
5.774260000	2.58	2.58	2.58	2.58	2.58
5.789885000	2.48	2.48	2.48	2.48	2.48
5.805510000	2.38	2.38	2.38	2.38	2.38
WAL (Yrs)	4.92	4.92	4.92	4.92	4.92
Mod Dur	2.58	2.58	2.58	2.58	2.58
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004
Maturity	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011
Prin Window (Months)	79	79	79	79	79
Targ YldSprd	0.50	0.50	0.50	0.50	0.50

Assumptions		Treasury Curve as of	
1% Cleanup Call is Exercised		Term (Yrs)	Yield (BEY%)
Initial Balance is as of April 2004		1/12	1.526
Prepay Rates are a Constant % of CPR		1/4	1.526
100% of All Prepayment Premiums are assumed to be collected		1/2	1.526
Prepayment Premiums are allocated to one or more classes		2	1.526
of the offered certificates as described under "Description of the Certificates-Distributions-		3	1.933
Distributions of Prepayment Premiums" in the Prospectus Supplement.		5	2.738
No Extensions on any Mortgage Loan		10	3.775
No Delinquencies on any Mortgage Loan		30	4.708
No Defaults on any Mortgage Loan			

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,097,235,340
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3258%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
5.555510000	4.07	4.07	4.07	4.05	3.77
5.571135000	3.96	3.96	3.96	3.95	3.66
5.586760000	3.85	3.85	3.85	3.84	3.55
5.602385000	3.74	3.74	3.74	3.73	3.45
5.618010000	3.63	3.63	3.63	3.62	3.34
5.633635000	3.52	3.52	3.52	3.51	3.23
5.649260000	3.42	3.42	3.42	3.41	3.13
5.664885000	3.31	3.31	3.31	3.30	3.02
5.680510000	**3.21**	**3.21**	**3.21**	**3.19**	**2.92**
5.696135000	3.10	3.10	3.10	3.09	2.81
5.711760000	3.00	3.00	3.00	2.98	2.71
5.727385000	2.89	2.89	2.89	2.88	2.60
5.743010000	2.79	2.79	2.79	2.78	2.50
5.758635000	2.68	2.68	2.68	2.67	2.40
5.774260000	2.58	2.58	2.58	2.57	2.30
5.789885000	2.48	2.48	2.48	2.47	2.19
5.805510000	2.38	2.38	2.38	2.37	2.09
WAL (Yrs)	4.92	4.92	4.92	4.92	4.90
Mod Dur	2.58	2.58	2.58	2.58	2.60
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004	08/10/2004	05/10/2004
Maturity	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011
Prin Window (Months)	79	79	79	81	84
Targ YldSprd	0.50	0.50	0.50	0.49	0.22

Assumptions		Treasury Curve as of	
1% Cleanup Call is Exercised		Term (Yrs)	Yield (BEY%)
Initial Balance is as of April 2004		1/12	1.526
Prepay Rates are a Constant % of CPR		1/4	1.526
100% of All Prepayment Premiums are assumed to be collected		1/2	1.526
Prepayment Premiums are allocated to one or more classes		2	1.526
of the offered certificates as described under "Description of the Certificates-Distributions-		3	1.933
Distributions of Prepayment Premiums" in the Prospectus Supplement.		5	2.738
No Extensions on any Mortgage Loan		10	3.775
No Delinquencies on any Mortgage Loan		30	4.708
No Defaults on any Mortgage Loan			

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,097,235,340
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3256%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
During YM	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Default (CDR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
Default Rate	0.00%	1.00%	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%	8.00%
Loss Severity	0.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
Lag (months)	0	12	12	12	12	12	12	12	12
Default Starting in Month	0	1	1	1	1	1	1	1	1

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
5.555510000	4.07	4.07	4.07	4.07	4.07	4.07	4.04	3.88	3.69
5.571135000	3.96	3.96	3.96	3.96	3.96	3.96	3.93	3.77	3.58
5.586760000	3.85	3.85	3.85	3.85	3.85	3.85	3.82	3.66	3.47
5.602385000	3.74	3.74	3.74	3.74	3.74	3.74	3.71	3.55	3.36
5.618010000	3.63	3.63	3.63	3.63	3.63	3.63	3.61	3.44	3.25
5.633635000	3.52	3.52	3.52	3.52	3.52	3.52	3.50	3.33	3.14
5.649260000	3.42	3.42	3.42	3.42	3.42	3.42	3.39	3.23	3.03
5.664885000	3.31	3.31	3.31	3.31	3.31	3.31	3.29	3.12	2.93
5.680510000	3.21	3.21	3.21	3.21	3.21	3.21	3.18	3.01	2.82
5.696135000	3.10	3.10	3.10	3.10	3.10	3.10	3.08	2.91	2.72
5.711760000	3.00	3.00	3.00	3.00	3.00	3.00	2.97	2.80	2.61
5.727385000	2.89	2.89	2.89	2.89	2.89	2.89	2.87	2.70	2.51
5.743010000	2.79	2.79	2.79	2.79	2.79	2.79	2.76	2.60	2.40
5.758635000	2.68	2.68	2.68	2.68	2.68	2.68	2.66	2.49	2.30
5.774260000	2.58	2.58	2.58	2.58	2.58	2.58	2.56	2.39	2.19
5.789885000	2.48	2.48	2.48	2.48	2.48	2.48	2.45	2.29	2.09
5.805510000	2.38	2.38	2.38	2.38	2.38	2.38	2.35	2.18	1.99
WAL (Yrs)	4.92	4.92	4.92	4.92	4.92	4.92	4.91	4.87	4.83
Mod Dur	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.57
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004
Maturity	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011
Prin Window (Months)	79	79	79	79	79	79	79	79	79
Targ YldSprd	0.50	0.50	0.50	0.50	0.50	0.50	0.48	0.33	0.15

Assumptions
1% Cleanup Call is Exercised
Initial Balance is as of April 2004
Prepay Rates are a Constant % of CPR
100% of All Prepayment Premiums are assumed to be collected
Prepayment Premiums are allocated to one or more classes
of the offered certificates as described under "Description of the Certificates-Distributions-Distributions of Prepayment Premiums" in the Prospectus Supplement.
No Extensions on any Mortgage Loan

Treasury Curve as of	
Term (Yrs)	Yield (BEY%)
1/12	1.526
1/4	1.526
1/2	1.526
2	1.526
3	1.933
5	2.738
10	3.775
30	4.708

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,097,235,340
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3258%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
During YM	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Default (CDR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
Default Rate	0.00%	1.00%	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%	8.00%
Loss Severity	0.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
Lag (months)	0	12	12	12	12	12	12	12	12
Default Starting in Month	0	24	24	24	24	24	24	24	24

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
5.555510000	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07
5.571135000	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96
5.586760000	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85
5.602385000	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74
5.618010000	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63
5.633635000	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52
5.649260000	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42
5.664885000	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31
5.680510000	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21
5.696135000	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10
5.711760000	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
5.727385000	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89
5.743010000	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79
5.758635000	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68
5.774260000	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58
5.789885000	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48
5.805510000	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38
WAL (Yrs)	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92
Mod Dur	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004
Maturity	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011	04/10/2011
Prin Window (Months)	79	79	79	79	79	79	79	79	79
Targ YldSprd	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

Assumptions
1% Cleanup Call is Exercised
Initial Balance is as of April 2004
Prepay Rates are a Constant % of CPR
100% of All Prepayment Premiums are assumed to be collected
Prepayment Premiums are allocated to one or more classes
of the offered certificates as described under "Description of the Certificates-Distributions-Distributions of Prepayment Premiums" in the Prospectus Supplement.
No Extensions on any Mortgage Loan

Treasury Curve as of	
Term (Yrs)	Yield (BEY%)
1/12	1.526
1/4	1.526
1/2	1.526
2	1.526
3	1.933
5	2.738
10	3.775
30	4.708

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1325500	4.04	5.04	5.47	5.21	4.35
6.1481750	3.94	4.95	5.37	5.11	4.25
6.1638000	3.85	4.85	5.28	5.01	4.16
6.1794250	3.76	4.76	5.18	4.92	4.06
6.1950500	3.66	4.67	5.09	4.82	3.97
6.2106750	3.57	4.57	4.99	4.73	3.87
6.2263000	3.48	4.48	4.90	4.63	3.78
6.2419250	3.39	4.39	4.81	4.54	3.68
6.2575500	**3.30**	**4.29**	**4.71**	**4.44**	**3.59**
6.2731750	3.20	4.20	4.62	4.35	3.49
6.2888000	3.11	4.11	4.53	4.26	3.40
6.3044250	3.02	4.02	4.43	4.17	3.31
6.3200500	2.93	3.93	4.34	4.07	3.21
6.3356750	2.84	3.84	4.25	3.98	3.12
6.3513000	2.76	3.75	4.16	3.89	3.03
6.3669250	2.67	3.66	4.07	3.80	2.94
6.3825500	2.58	3.57	3.98	3.71	2.85
WAL (Yrs)	5.28	5.28	5.27	5.21	5.10
Mod Dur	2.72	2.69	2.66	2.64	2.64
FirstPrinPay	10/10/2004	8/10/2004	7/10/2004	6/10/2004	5/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	81	82	83	84
Targ YldSprd	0.50	1.50	1.92	1.66	0.83

Assumptions	Term (Yrs)	Yield (BEY%)
1% Cleanup Call is Exercised	1/12	1.526
Initial Balance is as of April 2004	1/4	1.526
Prepay Rates are a Constant % of CPR	1/2	1.526
100% of All Prepayment Premiums are assumed to be collected	2	1.526
Prepayment Premiums are allocated to one or more classes	3	1.933
of the offered certificates as described under "Description of the Certificates-Distributions-	5	2.738
Distributions of Prepayment Premiums" in the Prospectus Supplement.	10	3.775
No Extensions on any Mortgage Loan	30	4.708
No Delinquencies on any Mortgage Loan		
No Defaults on any Mortgage Loan		

Treasury Curve as of

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	**BACM Series 2004-2**	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1325500	4.04	4.43	4.52	4.02	2.87
6.1481750	3.94	4.34	4.43	3.93	2.78
6.1638000	3.85	4.24	4.33	3.84	2.69
6.1794250	3.76	4.15	4.24	3.74	2.60
6.1950500	3.66	4.06	4.15	3.65	2.50
6.2106750	3.57	3.96	4.05	3.56	2.41
6.2263000	3.48	3.87	3.96	3.46	2.32
6.2419250	3.39	3.78	3.87	3.37	2.23
6.2575500	**3.30**	**3.69**	**3.78**	**3.28**	**2.14**
6.2731750	3.20	3.60	3.68	3.19	2.05
6.2888000	3.11	3.51	3.59	3.10	1.96
6.3044250	3.02	3.42	3.50	3.01	1.87
6.3200500	2.93	3.33	3.41	2.92	1.78
6.3356750	2.84	3.24	3.32	2.83	1.69
6.3513000	2.76	3.15	3.23	2.74	1.60
6.3669250	2.67	3.06	3.14	2.65	1.51
6.3825500	2.58	2.97	3.06	2.56	1.43
WAL (Yrs)	5.28	5.28	5.27	5.21	5.1
Mod Dur	2.72	2.71	2.71	2.71	2.74
FirstPrinPay	10/10/2004	8/10/2004	7/10/2004	6/10/2004	5/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	81	82	83	84
Targ YldSprd	-1.50	-1.11	-1.02	-1.50	-2.62

Assumptions
1% Cleanup Call is Exercised
Initial Balance is as of April 2004
Prepay Rates are a Constant % of CPR
100% of All Prepayment Premiums are assumed to be collected
Prepayment Premiums are allocated to one or more classes
of the offered certificates as described under "Description of the Certificates-Distributions-
Distributions of Prepayment Premiums" in the Prospectus Supplement.
No Extensions on any Mortgage Loan
No Delinquencies on any Mortgage Loan
No Defaults on any Mortgage Loan

Treasury Curve as of	
Term (Yrs)	Yield (BEY%)
1/12	3.526
1/4	3.526
1/2	3.526
2	3.526
3	3.933
5	4.738
10	5.775
30	6.708

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	**BACM Series 2004-2**	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1325500	4.04	4.21	4.19	3.64	2.44
6.1481750	3.94	4.11	4.10	3.54	2.34
6.1638000	3.85	4.02	4.00	3.45	2.25
6.1794250	3.76	3.93	3.91	3.36	2.16
6.1950500	3.66	3.83	3.82	3.26	2.07
6.2106750	3.57	3.74	3.72	3.17	1.98
6.2263000	3.48	3.65	3.63	3.08	1.89
6.2419250	3.39	3.56	3.54	2.99	1.80
6.2575500	**3.30**	**3.47**	**3.45**	**2.90**	**1.71**
6.2731750	3.20	3.38	3.36	2.81	1.62
6.2888000	3.11	3.28	3.27	2.71	1.53
6.3044250	3.02	3.19	3.18	2.62	1.44
6.3200500	2.93	3.10	3.09	2.54	1.35
6.3356750	2.84	3.02	3.00	2.45	1.26
6.3513000	2.76	2.93	2.91	2.36	1.17
6.3669250	2.67	2.84	2.82	2.27	1.09
6.3825500	2.58	2.75	2.73	2.18	1.00
WAL (Yrs)	5.28	5.28	5.27	5.21	5.10
Mod Dur	2.72	2.72	2.72	2.72	2.76
FirstPrinPay	10/10/2004	8/10/2004	7/10/2004	6/10/2004	5/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	81	82	83	84
Targ YldSprd	-2.50	-2.33	-2.35	-2.89	-4.05

Assumptions		Treasury Curve as of	
1% Cleanup Call is Exercised		Term (Yrs)	Yield (BEY%)
Initial Balance is as of April 2004		1/12	4.526
Prepay Rates are a Constant % of CPR		1/4	4.526
100% of All Prepayment Premiums are assumed to be collected		1/2	4.526
Prepayment Premiums are allocated to one or more classes		2	4.526
of the offered certificates as described under "Description of the Certificates-Distributions-		3	4.933
Distributions of Prepayment Premiums" in the Prospectus Supplement.		5	5.738
No Extensions on any Mortgage Loan		10	6.775
No Delinquencies on any Mortgage Loan		30	7.708
No Defaults on any Mortgage Loan			

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1325500	4.04	4.04	4.04	4.04	4.04
6.1481750	3.94	3.94	3.94	3.94	3.94
6.1638000	3.85	3.85	3.85	3.85	3.85
6.1794250	3.76	3.76	3.76	3.76	3.76
6.1950500	3.66	3.66	3.66	3.66	3.66
6.2106750	3.57	3.57	3.57	3.57	3.57
6.2263000	3.48	3.48	3.48	3.48	3.48
6.2419250	3.39	3.39	3.39	3.39	3.39
6.2575500	**3.30**	**3.30**	**3.30**	**3.30**	**3.30**
6.2731750	3.20	3.20	3.20	3.20	3.20
6.2888000	3.11	3.11	3.11	3.11	3.11
6.3044250	3.02	3.02	3.02	3.02	3.02
6.3200500	2.93	2.93	2.93	2.93	2.93
6.3356750	2.84	2.84	2.84	2.84	2.84
6.3513000	2.76	2.76	2.76	2.76	2.76
6.3669250	2.67	2.67	2.67	2.67	2.67
6.3825500	2.58	2.58	2.58	2.58	2.58
WAL (Yrs)	5.28	5.28	5.28	5.28	5.28
Mod Dur	2.72	2.72	2.72	2.72	2.72
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	79	79	79	79
Targ YldSprd	0.50	0.50	0.50	0.50	0.50

Assumptions	Treasury Curve as of Term (Yrs)	Yield (BEY%)
1% Cleanup Call is Exercised		
Initial Balance is as of April 2004	1/12	1.526
Prepay Rates are a Constant % of CPR	1/4	1.526
100% of All Prepayment Premiums are assumed to be collected	1/2	1.526
Prepayment Premiums are allocated to one or more classes	2	1.526
of the offered certificates as described under "Description of the Certificates-Distributions-	3	1.933
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	2.738
No Extensions on any Mortgage Loan	10	3.775
No Delinquencies on any Mortgage Loan	30	4.708
No Defaults on any Mortgage Loan		

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1325500	4.04	5.04	5.47	5.21	4.35
6.1481800	3.94	4.94	5.37	5.11	4.25
6.1638000	3.85	4.85	5.28	5.01	4.16
6.1794300	3.76	4.75	5.18	4.92	4.06
6.1950500	3.66	4.66	5.09	4.82	3.97
6.2106800	3.57	4.56	4.99	4.73	3.87
6.2263000	3.48	4.47	4.90	4.63	3.78
6.2419300	3.39	4.38	4.80	4.54	3.68
6.2575500	**3.30**	**4.29**	**4.71**	**4.44**	**3.59**
6.2731800	3.20	4.19	4.62	4.35	3.49
6.2888000	3.11	4.10	4.52	4.26	3.40
6.3044300	3.02	4.01	4.43	4.17	3.31
6.3200500	2.93	3.92	4.34	4.07	3.21
6.3356800	2.84	3.83	4.25	3.98	3.12
6.3513000	2.76	3.74	4.16	3.89	3.03
6.3669300	2.67	3.65	4.07	3.80	2.94
6.3825500	2.58	3.56	3.98	3.71	2.85
WAL (yrs)	5.28	5.28	5.27	5.21	5.10
Mod Dur	2.72	2.69	2.66	2.64	2.64
First Prin Pay	10/10/2004	8/10/2004	7/10/2004	6/10/2004	5/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Win	79	81	82	83	84
Yield Spread	50.00	149.00	192.00	166.00	83.00

Assumptions
1% Cleanup Call is Exercised
Initial Balance is as of April 2004
Prepay Rates are a Constant % of CPR
100% of All Prepayment Premiums are assumed to be collected
Prepayment Premiums are allocated to one or more classes
of the offered certificates as described under "Description of the Certificates-Distributions-
Distributions of Prepayment Premiums" in the Prospectus Supplement.
No Extensions on any Mortgage Loan
No Delinquencies on any Mortgage Loan
No Defaults on any Mortgage Loan

Treasury Curve as of	
Term (Yrs)	Yield (BEY%)
1/12	1.526
1/4	1.526
1/2	1.526
2	1.526
3	1.933
5	2.738
10	3.775
30	4.708

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3331%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
During YM	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Default (CDR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
Default Rate	0.00%	1.00%	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%	8.00%
Loss Severity	0.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
Lag (months)	0	12	12	12	12	12	12	12	12
Default Starting in Month	0	1	1	1	1	1	1	1	1

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
6.1325500	4.04	4.04	4.04	4.04	4.04	4.04	4.04	3.69	3.09
6.1481750	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.60	3.00
6.1638000	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.51	2.91
6.1794250	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.41	2.81
6.1950500	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.32	2.72
6.2106750	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.23	2.63
6.2263000	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.14	2.53
6.2419250	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.04	2.44
6.2575500	3.30	3.30	3.30	3.30	3.30	3.30	3.30	2.95	2.35
6.2731750	3.20	3.20	3.20	3.20	3.20	3.20	3.20	2.86	2.26
6.2888000	3.11	3.11	3.11	3.11	3.11	3.11	3.11	2.77	2.17
6.3044250	3.02	3.02	3.02	3.02	3.02	3.02	3.02	2.68	2.08
6.3200500	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.59	1.99
6.3356750	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.50	1.90
6.3513000	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.41	1.81
6.3669250	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.32	1.72
6.3825500	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.23	1.63
WAL (Yrs)	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.22	5.13
Mod Dur	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	79	79	79	79	79	79	79	79
Targ YldSprd	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.17	-0.41

Assumptions
1% Cleanup Call is Exercised
Initial Balance is as of April 2004
Prepay Rates are a Constant % of CPR
100% of All Prepayment Premiums are assumed to be collected
Prepayment Premiums are allocated to one or more classes
of the offered certificates as described under "Description of the Certificates-Distributions-
Distributions of Prepayment Premiums" in the Prospectus Supplement.
No Extensions on any Mortgage Loan
No Delinquencies on any Mortgage Loan
No Defaults on any Mortgage Loan

Treasury Curve as of	
Term (Yrs)	Yield (BEY%)
1/12	1.526
1/4	1.526
1/2	1.526
2	1.526
3	1.933
5	2.738
10	3.775
30	4.708

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3280%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	100.00%	100.00%	100.00%	100.00%	100.00%

Default (CDR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	
Default Rate	0.00%	1.00%	2.00%	3.00%	24.80%	<—Break CDR
Loss Severity	0.00%	35.00%	35.00%	35.00%	35.00%	
Lag (months)	0	12	12	12	12	
Default Starting in Month	0	24	24	24	24	

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1070900	4.04	4.04	4.04	4.04	0.78
6.1227200	3.95	3.95	3.95	3.95	0.68
6.1383400	3.85	3.85	3.85	3.85	0.58
6.1539700	3.76	3.76	3.76	3.76	0.48
6.1695900	3.66	3.66	3.66	3.66	0.38
6.1852200	3.57	3.57	3.57	3.57	0.29
6.2008400	3.48	3.48	3.48	3.48	0.19
6.2164700	3.39	3.39	3.39	3.39	0.10
6.2320900	**3.30**	**3.30**	**3.30**	**3.30**	**0.00**
6.2477200	3.20	3.20	3.20	3.20	-0.10
6.2633400	3.11	3.11	3.11	3.11	-0.19
6.2789700	3.02	3.02	3.02	3.02	-0.28
6.2945900	2.93	2.93	2.93	2.93	-0.38
6.3102200	2.84	2.84	2.84	2.84	-0.47
6.3258400	2.75	2.75	2.75	2.75	-0.57
6.3414700	2.66	2.66	2.66	2.66	-0.66
6.3570900	2.58	2.58	2.58	2.58	-0.75
WAL (Yrs)	5.28	5.28	5.28	5.28	4.77
Mod Dur	2.72	2.72	2.72	2.72	2.61
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	79	79	79	79
Targ YldSprd	0.50	0.50	0.50	0.50	-2.65

Assumptions		Treasury Curve as of	
		Term (Yrs)	Yield (BEY%)
1% Cleanup Call is Exercised		1/12	1.526
Initial Balance is as of April 2004		1/4	1.526
Prepay Rates are a Constant % of CPR		1/2	1.526
100% of All Prepayment Premiums are assumed to be collected		2	1.526
Prepayment Premiums are allocated to one or more classes		3	1.933
of the offered certificates as described under "Description of the Certificates-Distributions-Distributions of Prepayment Premiums" in the Prospectus Supplement.		5	2.736
No Extensions on any Mortgage Loan		10	3.775
		30	4.706

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3280%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1070900	4.04	5.04	5.48	5.22	4.36
6.1227200	3.95	4.95	5.38	5.12	4.26
6.1383400	3.85	4.85	5.28	5.02	4.17
6.1539700	3.76	4.76	5.19	4.93	4.07
6.1695900	3.66	4.66	5.09	4.83	3.97
6.1852200	3.57	4.57	5.00	4.74	3.88
6.2008400	3.48	4.48	4.90	4.64	3.78
6.2164700	3.39	4.38	4.81	4.55	3.69
6.2320900	3.30	4.29	4.72	4.45	3.59
6.2477200	3.20	4.20	4.62	4.36	3.50
6.2633400	3.11	4.11	4.53	4.26	3.41
6.2789700	3.02	4.01	4.44	4.17	3.31
6.2945900	2.93	3.92	4.34	4.08	3.22
6.3102200	2.84	3.83	4.25	3.99	3.13
6.3258400	2.75	3.74	4.16	3.89	3.03
6.3414700	2.66	3.65	4.07	3.80	2.94
6.3570900	2.58	3.56	3.98	3.71	2.85
WAL (Yrs)	5.28	5.28	5.27	5.21	5.10
Mod Dur	2.72	2.68	2.66	2.64	2.64
FirstPrinPay	10/10/2004	8/10/2004	7/10/2004	6/10/2004	5/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	81	82	83	84
Targ YldSprd	0.50	1.49	1.92	1.67	0.84

Assumptions		Treasury Curve as of	
		Term (Yrs)	Yield (BEY%)
1% Cleanup Call is Exercised		1/12	1.526
Initial Balance is as of April 2004		1/4	1.526
Prepay Rates are a Constant % of CPR		1/2	1.526
100% of All Prepayment Premiums are assumed to be collected		2	1.526
Prepayment Premiums are allocated to one or more classes		3	1.933
of the offered certificates as described under "Description of the Certificates-Distributions-		5	2.738
Distributions of Prepayment Premiums" in the Prospectus Supplement.		10	3.775
No Extensions on any Mortgage Loan		30	4.708
No Delinquencies on any Mortgage Loan			
No Defaults on any Mortgage Loan			

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	**BACM Series 2004-2**	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3280%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1070900	4.04	4.43	4.52	4.03	2.88
6.1227200	3.95	4.33	4.43	3.93	2.78
6.1383400	3.85	4.24	4.33	3.84	2.69
6.1539700	3.76	4.14	4.24	3.75	2.60
6.1695900	3.66	4.05	4.15	3.65	2.51
6.1852200	3.57	3.96	4.05	3.56	2.41
6.2008400	3.48	3.87	3.96	3.47	2.32
6.2164700	3.39	3.77	3.87	3.37	2.23
6.2320900	**3.30**	**3.68**	**3.78**	**3.28**	**2.14**
6.2477200	3.20	3.59	3.68	3.19	2.05
6.2633400	3.11	3.50	3.59	3.10	1.96
6.2789700	3.02	3.41	3.50	3.01	1.87
6.2945900	2.93	3.32	3.41	2.92	1.78
6.3102200	2.84	3.23	3.32	2.83	1.69
6.3258400	2.75	3.14	3.23	2.74	1.60
6.3414700	2.66	3.05	3.14	2.65	1.51
6.3570900	2.58	2.96	3.05	2.56	1.42
WAL (Yrs)	5.28	5.28	5.27	5.21	5.1
Mod Dur	2.72	2.71	2.71	2.71	2.74
FirstPrinPay	10/10/2004	8/10/2004	7/10/2004	6/10/2004	5/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	81	82	83	84
Targ YldSprd	-1.50	-1.11	-1.02	-1.50	-2.62

Assumptions		Treasury Curve as of	
		Term (Yrs)	Yield (BEY%)
1% Cleanup Call is Exercised		1/12	3.526
Initial Balance is as of April 2004		1/4	3.526
Prepay Rates are a Constant % of CPR		1/2	3.526
100% of All Prepayment Premiums are assumed to be collected		2	3.526
Prepayment Premiums are allocated to one or more classes		3	3.933
of the offered certificates as described under "Description of the Certificates-Distributions-		5	4.738
Distributions of Prepayment Premiums" in the Prospectus Supplement.		10	5.775
No Extensions on any Mortgage Loan		30	6.708
No Delinquencies on any Mortgage Loan			
No Defaults on any Mortgage Loan			

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	**BACM Series 2004-2**	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3280%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
6.1070900	4.04	4.20	4.19	3.64	2.44
6.1227200	3.95	4.11	4.10	3.54	2.34
6.1383400	3.85	4.02	4.00	3.45	2.25
6.1539700	3.76	3.92	3.91	3.36	2.16
6.1695900	3.66	3.83	3.82	3.26	2.07
6.1852200	3.57	3.74	3.72	3.17	1.98
6.2008400	3.48	3.64	3.63	3.08	1.88
6.2164700	3.39	3.55	3.54	2.99	1.79
6.2320900	**3.30**	**3.46**	**3.45**	**2.90**	**1.70**
6.2477200	3.20	3.37	3.36	2.80	1.61
6.2633400	3.11	3.28	3.27	2.71	1.52
6.2789700	3.02	3.19	3.17	2.62	1.44
6.2945900	2.93	3.10	3.08	2.53	1.35
6.3102200	2.84	3.01	2.99	2.44	1.26
6.3258400	2.75	2.92	2.90	2.35	1.17
6.3414700	2.66	2.83	2.82	2.27	1.08
6.3570900	2.58	2.74	2.73	2.18	0.99
WAL (Yrs)	5.28	5.28	5.27	5.21	5.10
Mod Dur	2.72	2.72	2.72	2.72	2.76
FirstPrinPay	10/10/2004	8/10/2004	7/10/2004	6/10/2004	5/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	81	82	83	84
Targ YldSprd	-2.50	-2.34	-2.35	-2.89	-4.05

Assumptions
1% Cleanup Call is Exercised
Initial Balance is as of April 2004
Prepay Rates are a Constant % of CPR
100% of All Prepayment Premiums are assumed to be collected
Prepayment Premiums are allocated to one or more classes
of the offered certificates as described under "Description of the Certificates-Distributions-
Distributions of Prepayment Premiums" in the Prospectus Supplement.
No Extensions on any Mortgage Loan
No Delinquencies on any Mortgage Loan
No Defaults on any Mortgage Loan

Treasury Curve as of	
Term (Yrs)	Yield (BEY%)
1/12	4.526
1/4	4.526
1/2	4.526
2	4.526
3	4.933
5	5.738
10	6.775
30	7.708

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3280%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3
During YM	0.00%	0.00%	0.00%
During Open	100.00%	100.00%	100.00%

Default (CDR)	Scenario 1	Scenario 2	Scenario 3	
		PPG Place -Top 10% in order of contribution to IO	MHC Waterford, MHC Fairways	<---Second 12% by contirbution to IO
Default Rate	0.00%	100.00%	100.00%	
Loss Severity	0.00%	40.00%	40.00%	
Lag (months)	0	18	18	
Default Starting in Month	0	6	6	

	Scenario 1	Scenario 2	Scenario 3
6.1070900	4.04	3.99	3.61
6.1227200	3.95	3.90	3.51
6.1383400	3.85	3.81	3.42
6.1539700	3.76	3.71	3.33
6.1695900	3.66	3.62	3.23
6.1852200	3.57	3.53	3.14
6.2008400	3.48	3.43	3.05
6.2164700	3.39	3.34	2.96
6.2320900	3.30	3.25	2.86
6.2477200	3.20	3.16	2.77
6.2633400	3.11	3.07	2.68
6.2789700	3.02	2.98	2.59
6.2945900	2.93	2.89	2.50
6.3102200	2.84	2.80	2.41
6.3258400	2.75	2.71	2.32
6.3414700	2.66	2.62	2.23
6.3570900	2.58	2.53	2.15
WAL (Yrs)	5.28	5.27	5.28
Mod Dur	2.72	2.72	2.72
FirstPrinPay	10/10/2004	10/10/2004	10/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	79	79
Targ YldSprd	0.50	0.46	0.07

Assumptions	Treasury Curve as of	
	Term (Yrs)	Yield (BEY%)
1% Cleanup Call is Exercised	1/12	1.526
Initial Balance is as of April 2004	1/4	1.526
Prepay Rates are a Constant % of CPR	1/2	1.526
100% of All Prepayment Premiums are assumed to be collected	2	1.526
Prepayment Premiums are allocated to one or more classes	3	1.933
of the offered certificates as described under "Description of the Certificates-Distributions-	5	2.738
Distributions of Prepayment Premiums" in the Prospectus Supplement.	10	3.776
No Extensions on any Mortgage Loan	30	4.708

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/14/04	Initial Pass-Through Rate:	1.3260%
Accrual Start Date:	04/01/04		
First Pay Date:	05/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2
During YM	0.00%	0.00%
During Open	100.00%	100.00%

Default (CDR)	Scenario 1	Scenario 2	
		PPG Place, MHC Lake Fairways Default	<--Largest & 3rd Largest IO Contributor
Default Rate	0.00%	100.00%	
Loss Severity	0.00%	35.00%	
Lag (months)	0	12	
Default Starting in Month	0	12	

	Scenario 1	Scenario 2
6.1070900	4.04	3.74
6.1227200	3.95	3.64
6.1383400	3.85	3.55
6.1539700	3.76	3.46
6.1695900	3.66	3.36
6.1852200	3.57	3.27
6.2008400	3.48	3.18
6.2164700	3.39	3.09
6.2320900	**3.30**	**3.00**
6.2477200	3.20	2.91
6.2633400	3.11	2.82
6.2789700	3.02	2.73
6.2945900	2.93	2.64
6.3102200	2.84	2.55
6.3258400	2.75	2.46
6.3414700	2.66	2.37
6.3570900	2.58	2.28
WAL (Yrs)	5.28	5.25
Mod Dur	2.72	2.73
FirstPrinPay	10/10/2004	10/10/2004
Maturity	4/10/2011	4/10/2011
Prin Window (Months)	79	79
Targ YldSprd	0.50	0.21

Assumptions	Treasury Curve as of	
	Term (Yrs)	Yield (BEY%)
1% Cleanup Call is Exercised	1/12	1.526
Initial Balance is as of April 2004	1/4	1.526
Prepay Rates are a Constant % of CPR	1/2	1.526
100% of All Prepayment Premiums are assumed to be collected	2	1.526
Prepayment Premiums are allocated to one or more classes	3	1.933
of the offered certificates as described under "Description of the Certificates-Distributions-Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	2.738
No Extensions on any Mortgage Loan	10	3.775
	30	4.708

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Price/Yield Table - Class XP

Security ID:	GECCMC 2004-C1	Initial Balance:	1,239,920,000
Settlement Date:	01/29/04	Initial Pass-Through Rate:	0.9953%
Accrual Start Date:	01/01/04		
First Pay Date:	02/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6
During YM	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Defualt (CDR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6
Default Rate	0.00%	1.00%	2.00%	3.00%	4.00%	5.00%
Loss Severity	0.00%	35.00%	35.00%	35.00%	35.00%	35.00%
Lag (months)	0	12	12	12	12	12
Default Starting in Month	0	24	24	24	24	24

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6
4.6358300	4.84	4.84	4.84	4.84	4.84	4.84
4.6514550	4.72	4.72	4.72	4.72	4.72	4.72
4.6670800	4.60	4.60	4.60	4.60	4.60	4.60
4.6827050	4.48	4.48	4.48	4.48	4.48	4.48
4.6983300	4.36	4.36	4.36	4.36	4.36	4.36
4.7139550	4.24	4.24	4.24	4.24	4.24	4.24
4.7295800	4.12	4.12	4.12	4.12	4.12	4.12
4.7452050	4.01	4.01	4.01	4.01	4.01	4.01
4.7608300	3.89	3.89	3.89	3.89	3.89	3.89
4.7764550	3.77	3.77	3.77	3.77	3.77	3.77
4.7920800	3.66	3.66	3.66	3.66	3.66	3.66
4.8077050	3.54	3.54	3.54	3.54	3.54	3.54
4.8233300	3.43	3.43	3.43	3.43	3.43	3.43
4.8389550	3.31	3.31	3.31	3.31	3.31	3.31
4.8545800	3.20	3.20	3.20	3.20	3.20	3.20
4.8702050	3.09	3.09	3.09	3.09	3.09	3.09
4.8858300	2.98	2.98	2.98	2.98	2.98	2.98
WAL (Yrs)	5.39	5.39	5.39	5.39	5.39	5.39
Mod Dur	2.77	2.77	2.77	2.77	2.77	2.77
FirstPrinPay	1/10/2005	1/10/2005	1/10/2005	1/10/2005	1/10/2005	1/10/2005
Maturity	1/10/2011	1/10/2011	1/10/2011	1/10/2011	1/10/2011	1/10/2011
Prin Window (Months)	73	73	73	73	73	73
Targ YldSprd	0.65	0.65	0.65	0.65	0.65	0.65

Assumptions
1% Cleanup Call is Exercised
Initial Balance is as of January 2004
Prepay Rates are a Constant % of CPR
100% of All Prepayment Premiums are assumed to be collected
Prepayment Premiums are allocated to one or more classes
of the offered certificates as described under "Description of the Certificates-Distributions-
Distributions of Prepayment Premiums" in the Prospectus Supplement.
No Extensions on any Mortgage Loan
No Delinquencies on any Mortgage Loan
No Defaults on any Mortgage Loan

Treasury Curve as of	
Term (Yrs)	Yield (BEY%)
1/12	1.805
1/4	1.805
1/2	1.805
2	1.805
3	2.323
5	3.163
10	4.145
30	4.959

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Price/Yield Table - Class XP

Security ID:	BACM Series 2003-2	Initial Balance:	1,617,083,690
Settlement Date:	11/20/03	Initial Pass-Through Rate:	0.3193%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
During YM	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Default (CDR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
Default Rate	0.00%	1.00%	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%	8.00%
Loss Severity	0.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
Lag (months)	0	12	12	12	12	12	12	12	12
Default Starting in Month	0	24	24	24	24	24	24	24	24

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
1.650366000	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83
1.665991000	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45
1.681616000	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08
1.697241000	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71
1.712866000	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35
1.728491000	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99
1.744116000	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64
1.759741000	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29
1.775366000	**3.95**	**3.95**	**3.95**	**3.95**	**3.95**	**3.95**	**3.95**	**3.95**	**3.95**
1.790991000	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62
1.806616000	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29
1.822241000	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96
1.837866000	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64
1.853491000	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33
1.869116000	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
1.884741000	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
1.900366000	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
WAL (Yrs)	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05
Mod Dur	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57
FirstPrinPay	11/11/2004	11/11/2004	11/11/2004	11/11/2004	11/11/2004	11/11/2004	11/11/2004	11/11/2004	11/11/2004
Maturity	11/11/2010	11/11/2010	11/11/2010	11/11/2010	11/11/2010	11/11/2010	11/11/2010	11/11/2010	11/11/2010
Prin Window (Months)	73	73	73	73	73	73	73	73	73
Targ YldSprd	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60

Assumptions
1% Cleanup Call is Exercised
Initial Balance is as of November 2003
Prepay Rates are a Constant % of CPR
100% of All Prepayment Premiums are assumed to be collected
Prepayment Premiums are allocated to one or more classes
of the offered certificates as described under "Description of the Certificates-Distributions-
Distributions of Prepayment Premiums" in the Prospectus Supplement.
No Extensions on any Mortgage Loan

Treasury Curve as of	
Term (Yrs)	Yield (BEY%)
1/12	2.030
1/4	2.030
1/2	2.030
2	2.030
3	2.478
6	3.448
10	4.452
30	5.265

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-1	Initial Balance:	1,286,431,519
Settlement Date:	03/11/04	Initial Pass-Through Rate:	0.9944%
Accrual Start Date:	03/01/04		
First Pay Date:	04/10/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
During YM	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Default (CDR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
Default Rate	0.00%	1.00%	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%	8.00%
Loss Severity	0.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
Lag (months)	0	12	12	12	12	12	12	12	12
Default Starting in Month	0	24	24	24	24	24	24	24	24

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
3.457068000	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90
3.472693000	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73
3.488318000	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56
3.503943000	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39
3.519568000	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22
3.535193000	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06
3.550818000	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89
3.566443000	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73
3.582068000	**3.57**	**3.57**	**3.57**	**3.57**	**3.57**	**3.57**	**3.57**	**3.57**	**3.57**
3.597693000	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41
3.613318000	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
3.628943000	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09
3.644568000	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93
3.660193000	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77
3.675818000	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62
3.691443000	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46
3.707068000	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31
WAL (Yrs)	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06
Mod Dur	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67
FirstPrinPay	9/10/2004	9/10/2004	9/10/2004	9/10/2004	9/10/2004	9/10/2004	9/10/2004	9/10/2004	9/10/2004
Maturity	3/10/2011	3/10/2011	3/10/2011	3/10/2011	3/10/2011	3/10/2011	3/10/2011	3/10/2011	3/10/2011
Prin Window (Months)	79	79	79	79	79	79	79	79	79
Targ YldSprd	50	50	50	50	50	50	50	50	50

Assumptions
1% Cleanup Call is Exercised
Initial Balance is as of March 2004
Prepay Rates are a Constant % of CPR
100% of All Prepayment Premiums are assumed to be collected
Prepayment Premiums are allocated to one or more classes
of the offered certificates as described under "Description of the Certificates-Distributions-
Distributions of Prepayment Premiums" in the Prospectus Supplement.
No Extensions on any Mortgage Loan

Treasury Curve as of	
Term (Yrs)	Yield (BEY%)
1/12	1.765
1/4	1.765
1/2	1.765
2	1.765
3	2.220
5	3.055
10	4.073
30	4.916

Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties