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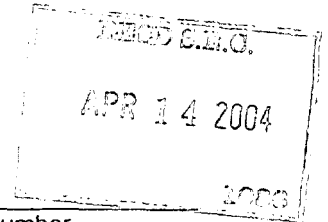
OMB APPROVAL
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UNITED STATES
Securities and Exchange Commission
Washington, D. C. 20549

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS

BY ELECTRONIC FILERS



Banc of America Commercial Mortgage Inc.

0001005007

Exact name of registrant as specified in charter

Registrant CIK Number

8-K FOR 4/14/04 SEP 2004-2

333-89322

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

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:

(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	
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

This material is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and its affiliates, 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 in 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 in its entirety by the information contained in any final prospectus and prospectus supplement for any securities actually sold to you, which you should read before making any investment decision. 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 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	
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		

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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	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		

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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	
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		

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Banc of America Securities LLC

Price/Yield Table - Class XP

Security ID:	BACN Series 2004-2		Initial Balance:	1,104,576,350
Settlement Date:	04/14/04		Initial Pass-Through Rate:	1.3315%
Accrual Start Date:	04/01/04			
First Pay Date:	05/10/04			

[illegible]

Assumptions	Treasury Curve as of	
	Term (Yrs)	Yield (BE %)
1% Contingent Call is Exercised	1/12	1.526
Initial Reference is as of April 2004	1/4	1.526
Pricing 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	1.633
The offered certificates as described under "Description of the Certificate-Distributions-	5	2.738
Distributions of Prepayment Premiums" in the Prospectus Supplement.	10	3.175
No Extensions on any Mortgage Loan	30	4.706
No Collateralization on any Mortgage Loan		

Reining Agencies Do Not Address the Likelihood of Recidivist Prepayment Penalties

[illegible]

BACN Series 2004-2	
Security ID:	Initial Balance:
Settlement Date:	Initial Pass-Through Rate:
Accrual Start Date:	
First Pay Date:	
	1,104,576,300
	1.3321%

[illegible]

Assumptions	Treasury Curve as of	
	Term (Yrs)	Yield (BERN)
1% Option Call Exercised	1/12	1.526
Initial Balance as of April 2004		
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
If the offered certificates are described under "Description of the Certificates-Distributions"	3	1.633
Distributions of Prepayment Premiums" in the prospectus Supplement.	5	2.726
No Extensions on any Mortgage Loan	10	3.775
No Delinquencies on any Mortgage Loan	30	4.709
No Defaults on any Mortgage Loan		

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

[illegible]

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%	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	
		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

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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
5.55510000	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	
	Term (Yrs)	Yield (BEY%)
1% Clean-up 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		

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Banc of America Securities LLC

Security ID:	BACN Series 2004-2		Initial Balance:	1,097,235,340
Redemption Date:	04/16/04		Initial Pass-Through Rate:	1.3750%
Accrual Start Date:	04/01/04			
First Pay Date:	05/10/04			

[illegible]

Assumptions	Treasury Curve as of		
	Term (Yrs)		Yield (BSY%)
1% CREDIT SPREAD IS EXERCISED	1/12		1.526
Initial Delinquency as of April 2004			
Prepay Rates are a Constant % of CPR	1/4		1.526
100% of All Prepayment Premiums are assumed to be collected	1/2		1.520
Prepayment Premiums are allocated to one or more classes	2		1.526
Prepayment Premiums are described under "Description of the Certificate Obligations"	3		1.633
Delinquencies of Prepayment Premiums in the Prospectus Supplement	5		2.736
No Extensions on any Mortgage Loan	10		3.175
	30		4.708

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

[illegible]

Price/Yield Table - Class XP

Security ID	BACM Series 2004-2	Initial Balance	1,067,235,340
Settlement Date	04/01/04	Initial Pass-Through Rate	1.3254%
Actual Start Date	04/01/04		
First Pay Date	05/15/04		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
During Yr1	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
Yield YldSpd	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

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

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

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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		

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

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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

This material is for your private information and Banc of America Securities LLC (the "Placement Agent") 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 Placement Agent considers reliable, but the Placement Agent 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 Placement Agent 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 Placement Agent 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 securities mentioned herein have not been and will not be registered under the Securities Act of 1933 (as amended, the "Securities Act") or any state securities or foreign securities laws and may not be re-offered, resold, pledged or otherwise transferred except (a) (i) to a person who is a qualified institutional buyer (as defined in the Securities Act) in a transaction meeting the requirements of Rule 144A under the Securities Act or (ii) pursuant to an exemption from registration under the Securities Act provided by Rule 144 thereunder (if available), (b) in accordance with all applicable securities laws of the United States or foreign jurisdictions and (c) otherwise in accordance with the terms of the Pooling and Servicing Agreement. 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 Private Placement Memorandum for any securities actually sold to you. This material is furnished solely by the Placement Agent 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. Certain terms used herein are defined in the Private Placement Memorandum.

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

This material is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and its affiliates, 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 in 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 in its entirety by the information contained in any final prospectus and prospectus supplement for any securities actually sold to you, which you should read before making any investment decision. 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 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	
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

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Banc of America Securities LLC

Security ID:	BACM Series 2004-2	
Settlement Date:	04/14/04	Initial Balance:
Accrual Start Date:	04/01/04	Initial Pass-Through Rate:
First Pay Date:	05/10/04	1,104,578,390
		1.3311%

Payoffment (CPR)		Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
During VM	0.00%	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%	100.00%
Default (CPR)		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%	8.00%
Loss Severity	0.00%	35.00%	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	12
Default Starting in Month	0	1	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
6.125500	4.04	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	3.94	3.60	3.00
6.1639000	3.85	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	3.76	3.41	2.81
6.1950500	3.66	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	3.57	3.23	2.63
6.2263000	3.48	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	3.39	3.04	2.44
6.2575500	3.30	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	3.20	2.86	2.26
6.2888000	3.11	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	3.02	2.68	2.08
6.3200500	2.93	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	2.84	2.50	1.90
6.3513000	2.76	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	2.67	2.32	1.72
6.3825500	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.23	1.63
6.3981750	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.14	1.54
6.4138000	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.05	1.45
6.4294250	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	1.96	1.36
6.4450500	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	1.87	1.27
6.4606750	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	1.78	1.18
6.4763000	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	1.69	1.09
6.4919250	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.60	1.00
6.5075500	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.51	0.91
6.5231750	1.77	1.77	1.77	1.77						

Assumptions		Treasury Curve as of	
1% Duration Call is Exercised	Term (Yrs)	Yield (BFY%)	
Source: FRB/SEC, 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	1.529	
Of the offered certificates as described under "Description of the Certificate Classifications"	3	1.633	
Distributions of Prepayment Premiums in the Prospectus Supplement.	5	2.768	
No Exclusions 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

[illegible]

BACM Series 200-2	
Security ID:	Initial Balance:
Settlement Date:	Initial Pass-Through Rate:
Accrual Start Date:	
First Pay Date:	
	1,104,576,390
	1.3380%

Program/Item	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During OSM	100.00%	100.00%	100.00%	100.00%	100.00%

Default (CDO)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
Default Rate	0.00%	1.00%	2.00%	3.00%	24.80%
Loss Severity	0.00%	35.00%	35.00%	35.00%	35.00%
Lag (months)	0	12	12	12	12
Default Statistics 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
6.1277700	3.95	3.95	3.95	3.95	0.69
6.1363400	3.85	3.85	3.85	3.85	0.58
6.1539700	3.76	3.76	3.76	3.76	0.48
6.1669600	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
6.2184700	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
Term YieldSord	0.50	0.50	0.50	0.50	-2.65

Assumptions	Treasury Curve as of	
	Term (Yrs)	Yield (BB+Yrs)
1% Charitable Gift is Exercised	1/12	1.526
Initial Balance 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	1.823
Of the offered certificates as described under "Description of the Certificate-Distributions"	5	2.230
Distributions of "Prepayment Premiums" in the Prospectus Supplement.	10	3.775
No Extensions on any Mortgage Loan	30	4.706

Rating Agencies Do Not Address the Likelihood of Recalculating Preparation Penalties

[illegible]

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	
1% Cleanup Call is Exercised	Term (Yrs)	Yield (BEY%)
Initial Balance is as of April 2004	1/12	1.528
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

This material is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and its affiliates, 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 in 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 in its entirety by the information contained in any final prospectus and prospectus supplement for any securities actually sold to you, which you should read before making any investment decision. 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 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
FirstPrnPay	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
Prn Window (Months)	79	81	82	83	84
Targ YldSprd	-1.50	-1.11	-1.02	-1.50	-2.62

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

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

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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	Treasury Curve as of	
<u>1% Cleanup Call is Exercised</u>	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		

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Banc of America Securities LLC

Security ID:	BACN Series 2004-2	Initial Balance:	1,104,576,380
Settlement Date:	04/1/04	Initial Pass-Through Rate:	1.3204%
Accrual Start Date:	04/01/04		
First Pay Date:	05/01/04		

Prepayment (PSP)	Scenario 1	Scenario 2	Scenario 3
During VM	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			
Default Rate	0.00%	100.00%	100.00%
Loss Severity	0.00%	40.00%	100.00%
Loss (months)	0	18	40
Default Starting In Month	0	6	6
	Scenario 1	Scenario 2	Scenario 3
6.1070900	4.04	3.09	3.61
6.1227200	3.65	3.90	3.51
6.1303400	3.66	3.81	3.42
6.1337700	3.76	3.71	3.33
6.1359500	3.66	3.62	3.23
6.1557200	3.57	3.53	3.14
6.2009400	3.48	3.34	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)	2.72	2.72	5.28
Mod (Yrs)	2.72	2.72	5.27
FirstPrinPay	101/02/2004	10/10/2004	10/10/2004
Maturity	4/10/2011	4/10/2011	4/10/2011
Prin Window (Months)	79	79	79
Tara YdsSard	0.50	0.48	0.07

Assumptions		Treasury Curve as of	
1% Constant Call is Exercised		Term (Yrs)	Yield (BEY%)
Initial Maturity of April 2004		1/12	1.526
Prepay Rate is a Constant % of CPR		1/4	1.826
100% of All Prepayment Premiums are assumed to be collected		1/2	1.826
Prepayment Premiums are assumed to one or more classes		2	1.826
Of the offered certificates as described under "Description of the Certificates Outstanding"		3	1.823
Distributions of Prepayment Premiums		8	2.736
No Extensions on any Mortgage Loan		10	3.776
		30	4.106

[illegible]

Security ID:	04/6004	Initial Balance:	1,104,576.300
Settlement Date:	04/01/04	Initial Pass-Through Rate:	1.3280%
Accrual Start Date:	05/01/04		
First Pay Date:			

	Prepayment (CPR)	Scenario 1	Scenario 2
During VM		0.00%	0.00%
During Open		100.00%	100.00%
Default (CDR)		Scenario 1	Scenario 2
PFG Place, MHC Lake Freeways Default			
Default Rate		0.00%	100.00%
Lane Severity		0.00%	35.00%
Log (ln(0.002))		0	12
Default Starting In Month		0	12
Scenario 1			
6.1070900			Scenario 2
4.04			3.74
6.1227200		3.95	3.64
6.1363400		3.85	3.55
6.1539700		3.76	3.48
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
WAL (Yrs)		2.58	2.29
Mod Dur		5.28	5.25
Maturity		2.72	2.73
FirmPrinPay	10/10/2004	10/10/2004	10/10/2004
Prin Window (Months)	4/10/2011	79	78
Toro YrdSord		0.50	0.21

Assumptions			Treasury Curve as of	
			Term (Yrs)	Yield (867%)
1% Constant Coll is Extended			1/12	1.526
Initial Balance is as of April 2004			1/4	1.526
Premium 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
The offered certificate as described under "Description of the Certificate-Distributions"			5	2.738
Allocations of Prepayment Premiums" in the Prospectus Supplement.			10	3.715
No Extensions on any Mortgage Loan			30	4.708

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

[illegible]

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:	02/19/04		

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%

Default (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	Treasury Curve as of	
1% Cleanup Call is Exercised	Term (Yrs)	Yield (BEY%)
Initial Balance is as of January 2004	1/12	1.805
Prepay Rates are a Constant % of CPR	1/4	1.805
100% of All Prepayment Premiums are assumed to be collected	1/2	1.805
Prepayment Premiums are allocated to one or more classes	2	1.805
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.323
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.163
No Extensions on any Mortgage Loan	10	4.145
No Delinquencies on any Mortgage Loan	30	4.959
No Defaults on any Mortgage Loan		

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Price/Yield Table - Class XP

BACM Series 2003-2										Initial Balance:		1,617,003.000	
Security ID:		1172803		Settlement Date:		11/01/03		Interest Payout Through Rate:		0.3181%			
Account Blank Date:		11/01/03		Interest Pay Date:		12/11/03							
Prepayment (C/P)		Scenario 1		Scenario 2		Scenario 3		Scenario 4		Scenario 5			
During T/M		0.00%		0.00%		0.00%		0.00%		0.00%			
During Open		100.00%		100.00%		100.00%		100.00%		100.00%			
Default (C/P)		Scenario 1		Scenario 2		Scenario 3		Scenario 4		Scenario 5			
Default Fees		0.00%		1.00%		2.00%		3.00%		4.00%			
Loan Security		0.00%		35.00%		35.00%		35.00%		35.00%			
Avg (months)		0		12		12		12		12			
Default Starting in Month		0		24		24		24		24			
		Scenario 6		Scenario 7		Scenario 8		Scenario 9					
		0.00%		5.00%		6.00%		7.00%		8.00%			
		35.00%		35.00%		35.00%		35.00%		35.00%			
		12		12		12		12		12			
		24		24		24		24		24			

[illegible]

Assumptions
1. Champion Capital is Excluded Initial Beneficiaries in all November 2003 Prepayment 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 defined certificates as described under "Description of the Certificate Distributions of Prepayment Premiums" in the Prospectus Supplement. No Extension on any Mortgage Loan

Refining Agencies Do Not Address the Likelihood of Receipt of Prereatment Penalties

[illegible]

Price/Yield Table - Class XP

Security ID:	BACM Series 2004-1	Initial Balance:	1,266,431,519
Settlement Date:	03/1/04	Initial Pass-Through Rate:	0.8844%
Accrual Start Date:	03/01/04		
First Pay Date:	04/1/04		

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 OM	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Default (CDSR)	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
WAL (Yrs)	3.457068000	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90
Mod Dur	3.472693000	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73
FirstPay	3.486318000	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56
Prin Window (Months)	3.503943000	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39
Targ YldSpd	3.519588000	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
	3.550818000	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
	3.582068000	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
	3.613318000	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
	3.644568000	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
	3.675818000	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
	3.707068000	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31
	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06
	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67
FirstPay	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
Prin Window (Months)	79	79	79	79	79	79	79	79	79
Targ YldSpd	50	50	50	50	50	50	50	50	50

Assumptions	Term (Yrs)	Yield (BEY)
1% Stepped Call is Exercised	1/12	1.785
Initial Balance as of March 2004	1/4	1.785
Prepay Rates are a Constant % of CPR	1/2	1.785
100% of All Prepayment Premiums are assumed to be collected	2	1.785
Prepayment Premiums are allocated to one or more classes	3	2.220
of the offered certificates as described under "Description of the Certificates-Distributions"	5	3.055
Distributions of Prepayment Premiums in the Prospectus Supplement.	10	4.073
No Extensions on any Mortgage Loan	30	4.916

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

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