04039006

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

OMB APPROVAL
OMB Number: 3235-0327
Expires: July 31, 2004
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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

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

0001207409
Registrant CIK Number

8-K FOR 7/29/04
Electronic report, schedule or registration statement of which the documents are a part (give period of report)

333-105940
SEC file number, if available

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

PROCESSED
JUL 29 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 Alpharetta, State of Georgia.

Banc of America Mortgage Securities, Inc.
(Registrant)

By: Judy Lo[signature]
Name: Judy Lowman
Title: Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on __________________, 2003, that the information set forth in this statement is true and complete.

By: ______________________________
(Name)

____
(Title)

Deal Summary Report

BM04007

Assumptions				
Settlement	30-Jul-2004	Prepay		275 PSA
1st Pay Date	25-Aug-2004	Default		0 CDR
		Recovery	0	months
		Severity		0%

Collateral					
Balance	WAC	WAM	Age	WAL	Dur
$921,896,943.22	5.770	315	1	5.698	4.716

Tranche Name	Balance	Coupon	Principal Window	Avg Life	Dur	Yield	Spread bp	Bench	Price %	$@1bp	Accrued Int(M)	NetNet (MM)	Dated Date	Notes
1PO	2,484,723.00	0.00000	08/04 - 06/34	6.024									01-Jul-04	XRS_PO
1IO	1,986,196.64	6.00000	08/04 - 07/34	6.145									01-Jul-04	NTL_IO
1ALR	100.00	6.00000	08/04 - 08/04	0.069									01-Jul-04	FIX
1A12	10,272,185.83	6.00000	08/04 - 03/20	4.191									01-Jul-04	CPT_IO
1A13	24,204,100.00	4.75000	08/04 - 11/07	2.020									01-Jul-04	FIX
1A14	5,000,000.00	5.00000	11/07 - 03/09	3.990									01-Jul-04	FIX
1A15	7,391,100.00	5.00000	11/07 - 03/09	3.990									01-Jul-04	FIX
1A16	20,960,900.00	5.50000	03/09 - 12/11	5.980									01-Jul-04	FIX
1A17	17,012,900.00	5.50000	12/11 - 03/20	10.000									01-Jul-04	FIX
1A18	1,479,800.00	6.00000	03/20 - 06/34	18.603									01-Jul-04	FIX
1A7	1,000,000.00	2.19000	08/04 - 05/09	2.576									01-Jul-04	FLT
1A8	500,000.00	13.62000	08/04 - 05/09	2.576									01-Jul-04	INV
1A9	2,801,600.00	2.90000	08/04 - 05/09	2.576									01-Jul-04	FLT
1A10	4,202,400.00	8.06667	08/04 - 05/09	2.576									01-Jul-04	INV
1A11	1,426,000.00	6.00000	08/04 - 05/09	2.576									01-Jul-04	FIX
1A1	18,086,000.00	6.00000	08/04 - 05/09	2.576									01-Jul-04	FIX
1A2	4,587,000.00	6.00000	05/09 - 04/11	5.584									01-Jul-04	FIX
1A3	1,397,000.00	6.00000	04/11 - 04/12	7.262									01-Jul-04	FIX
1A4	6,300,000.00	6.25000	04/12 - 04/16	9.708									01-Jul-04	FIX
1A5	2,760,000.00	6.25000	04/16 - 06/18	12.760									01-Jul-04	FIX
1A6	6,224,352.00	6.25000	06/18 - 07/34	18.405									01-Jul-04	FIX
1A19	636,848.00	0.00000	04/12 - 07/34	13.801									01-Jul-04	FIX
1B	3,973,116.47	6.00000	08/04 - 07/34	10.669									01-Jul-04	FIX
2PO	5,566,791.00	0.00000	08/04 - 06/34	5.986									01-Jul-04	XRS_PO
2IO	3,337,924.55	5.75000	08/04 - 07/34	6.104									01-Jul-04	NTL_IO
2A1	33,745,000.00	5.75000	08/09 - 06/16	8.625									01-Jul-04	FIX
2A2	3,749,000.00	5.75000	08/09 - 06/16	8.625									01-Jul-04	FIX
2A3	149,976,000.00	5.75000	08/04 - 07/34	5.232									01-Jul-04	FIX
2A4	5,182,000.00	5.75000	08/04 - 07/34	5.911									01-Jul-04	FIX
2B	4,979,236.04	5.75000	08/04 - 07/34	10.614									01-Jul-04	FIX
3PO	1,151,483.00	0.00000	08/04 - 05/19	4.557									01-Jul-04	XRS_PO
3IO	675,043.54	5.00000	08/04 - 07/19	4.716									01-Jul-04	NTL_IO

3A1	31,087,000.00	5.00000	08/04 - 07/19	4.583	01-Jul-04	FIX
3B	392,155.44	5.00000	08/04 - 07/19	7.273	01-Jul-04	FIX
4PO	480,656.00	0.00000	08/04 - 06/19	4.617	01-Jul-04	XRS_PO
4IO	376,090.05	5.00000	08/04 - 07/19	4.647	01-Jul-04	NTL_IO
4A1	13,019,000.00	5.00000	08/04 - 07/19	4.564	01-Jul-04	FIX
4B	339,942.47	5.00000	08/04 - 07/19	7.283	01-Jul-04	FIX
5PO	11,814,155.00	0.00000	08/04 - 06/34	5.997	01-Jul-04	XRS_PO
5IO	3,211,625.45	5.75000	08/04 - 07/34	6.110	01-Jul-04	NTL_IO
5A1	19,761,333.34	5.75000	08/09 - 07/34	11.397	01-Jul-04	FIX
5A4	15,000,000.00	5.75000	08/09 - 07/34	11.397	01-Jul-04	FIX
5A5	1,666,666.66	5.75000	08/09 - 07/34	11.397	01-Jul-04	FIX
5A6	25,411,300.00	1.84000	08/04 - 12/12	3.711	25-Jul-04	FLT
5A7	25,411,300.00	6.16000	08/04 - 12/12	3.711	25-Jul-04	INV_IO
5A8	75,000,000.00	5.75000	08/04 - 12/12	3.711	01-Jul-04	FIX
5A9	78,701,700.00	5.50000	08/04 - 12/12	3.711	01-Jul-04	FIX
5A10	75,000,000.00	5.25000	08/04 - 12/12	3.711	01-Jul-04	FIX
5A11	1,000,000.00	5.75000	12/12 - 01/13	8.441	01-Jul-04	FIX
5A2	7,000,000.00	5.75000	01/13 - 11/18	10.848	01-Jul-04	FIX
5A3	3,000,000.00	5.75000	11/18 - 07/34	18.308	01-Jul-04	FIX
5A12	7,272,000.00	5.75000	08/04 - 12/12	4.570	01-Jul-04	FIX
5A13	11,578,000.00	5.75000	01/13 - 06/16	9.970	01-Jul-04	FIX
5A14	150,000.00	5.75000	01/13 - 06/16	9.970	01-Jul-04	FIX
5A15	328,695.00	5.75000	08/04 - 07/34	15.239	01-Jul-04	IO
5A16	21,000,000.00	0.16000	08/04 - 07/34	15.239	01-Jul-04	IO
5A17	21,000,000.00	5.50000	08/07 - 07/34	15.239	01-Jul-04	FIX
5B	10,928,539.89	5.75000	08/04 - 07/34	10.599	01-Jul-04	FIX
6PO	11,621.00	0.00000	08/04 - 05/19	4.591	01-Jul-04	XRS_PO
6IO	3,113,334.69	4.50000	08/04 - 05/19	4.570	01-Jul-04	NTL_IO
6A1	48,216,000.00	4.50000	08/04 - 05/19	4.549	01-Jul-04	FIX
6A2	31,500,000.00	4.50000	08/04 - 07/13	3.705	01-Jul-04	FIX
6A3	4,024,000.00	4.50000	07/13 - 05/19	11.156	01-Jul-04	FIX
6B	1,017,856.09	4.50000	08/04 - 05/19	7.240	01-Jul-04	FIX
7PO	473,846.00	0.00000	08/04 - 05/19	4.603	01-Jul-04	XRS_PO
7IO	3,464,874.67	5.00000	08/04 - 07/19	4.713	01-Jul-04	NTL_IO
7A1	89,185,000.00	5.00000	08/04 - 07/19	4.624	01-Jul-04	FIX
7B	1,088,721.82	5.00000	08/04 - 07/19	7.340	01-Jul-04	FIX

Yield Curve

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

BANC OF AMERICA

Yld 1.563 2.654 3.212 3.867 4.759 5.454

BM04007 - 1A1

BANC OF AMERICA

Balance	$18,086,000.00	Delay	24	WAC(1)	6.230412928	WAM(1)	359
Coupon	6.00000	Dated	07/01/2004	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	6.064	6.060	6.010	5.964	5.923
99-25.000	6.061	6.057	5.996	5.941	5.891
99-26.000	6.059	6.053	5.983	5.917	5.860
99-27.000	6.056	6.050	5.969	5.894	5.828
99-28.000	6.054	6.047	5.956	5.871	5.797
99-29.000	6.051	6.044	5.942	5.848	5.765
99-30.000	6.049	6.040	5.928	5.825	5.733
99-31.000	6.047	6.037	5.915	5.802	5.702
100-00.000	**6.044**	**6.034**	**5.901**	**5.779**	**5.670**
100-01.000	6.042	6.031	5.888	5.755	5.639
100-02.000	6.039	6.027	5.874	5.732	5.607
100-03.000	6.037	6.024	5.861	5.709	5.576
100-04.000	6.034	6.021	5.847	5.686	5.544
100-05.000	6.032	6.018	5.834	5.663	5.513
100-06.000	6.029	6.015	5.820	5.640	5.481
100-07.000	6.027	6.011	5.807	5.617	5.450
100-08.000	6.025	6.008	5.793	5.594	5.418
Spread @ Center Price	**64**	**105**	**288**	**347**	**368**
WAL	**25.439**	**15.110**	**2.576**	**1.450**	**1.048**
Mod Durn	**12.717**	**9.607**	**2.293**	**1.345**	**0.986**
Principal Window	**Nov27 - Nov31**	**May15 - Mar24**	**Aug04 - May09**	**Aug04 - Oct06**	**Aug04 - Mar06**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 6A2

BANC OF AMERICA

Balance	$31,500,000.00	Delay	24	WAC(6)	4.917654897	WAM(6)	176
Coupon	4.50000	Dated	07/01/2004	NET(6)	4.664655	WALA(6)	2
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-03.000	4.644	4.673	4.730	4.800	4.881
99-04.000	4.639	4.666	4.720	4.787	4.864
99-05.000	4.633	4.660	4.710	4.773	4.846
99-06.000	4.628	4.653	4.701	4.760	4.829
99-07.000	4.623	4.646	4.691	4.747	4.811
99-08.000	4.618	4.639	4.681	4.733	4.794
99-09.000	4.612	4.633	4.672	4.720	4.776
99-10.000	4.607	4.626	4.662	4.707	4.759
99-11.000	**4.602**	**4.619**	**4.652**	**4.693**	**4.741**
99-12.000	4.597	4.612	4.643	4.680	4.724
99-13.000	4.591	4.606	4.633	4.667	4.706
99-14.000	4.586	4.599	4.623	4.654	4.689
99-15.000	4.581	4.592	4.614	4.640	4.671
99-16.000	4.576	4.585	4.604	4.627	4.654
99-17.000	4.571	4.579	4.594	4.614	4.636
99-18.000	4.565	4.572	4.585	4.601	4.619
99-19.000	4.560	4.565	4.575	4.587	4.601
Spread @ Center Price	**26**	**64**	**120**	**166**	**206**
WAL	**7.502**	**5.598**	**3.705**	**2.603**	**1.937**
Mod Durn	**5.988**	**4.649**	**3.243**	**2.359**	**1.793**
Principal Window	**Aug04 - Feb18**	**Aug04 - Oct16**	**Aug04 - Jul13**	**Aug04 - Jul10**	**Aug04 - Aug08**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 5A6

BANC OF AMERICA

Balance	$25,411,300.00	Delay	0	Index	LIBOR_1MO | 1.19	WAC(5)	5.867214211	WAM(5)	358
Coupon	1.84000	Dated	07/25/2004	Mult / Margin	1.0 / .45	NET(5)	5.614214	WALA(5)	1
Settle	07/30/2004	First Payment	08/25/2004	Cap / Floor	8 / .45				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-23.000	1.666	1.686	1.729	1.771	1.812
99-24.000	1.664	1.682	1.720	1.758	1.794
99-25.000	1.662	1.678	1.711	1.744	1.777
99-26.000	1.660	1.673	1.703	1.731	1.759
99-27.000	1.657	1.669	1.694	1.718	1.741
99-28.000	1.655	1.665	1.685	1.704	1.724
99-29.000	1.653	1.660	1.676	1.691	1.706
99-30.000	1.651	1.656	1.667	1.678	1.689
99-31.000	**1.649**	**1.652**	**1.658**	**1.665**	**1.671**
100-00.000	1.647	1.648	1.650	1.651	1.653
100-01.000	1.644	1.643	1.641	1.638	1.636
100-02.000	1.642	1.639	1.632	1.625	1.618
100-03.000	1.640	1.635	1.623	1.612	1.601
100-04.000	1.638	1.630	1.614	1.599	1.583
100-05.000	1.636	1.626	1.605	1.585	1.566
100-06.000	1.634	1.622	1.597	1.572	1.548
100-07.000	1.631	1.617	1.588	1.559	1.530
Spread @ Center Price	**-341**	**-278**	**-180**	**-128**	**-93**
WAL	**17.065**	**7.982**	**3.711**	**2.438**	**1.822**
Mod Durn	**14.405**	**7.232**	**3.540**	**2.360**	**1.776**
Principal Window	**Aug04 - Dec31**	**Aug04 - Feb24**	**Aug04 - Dec12**	**Aug04 - Mar09**	**Aug04 - Sep07**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 5A4

BANC OF AMERICA

Balance	$15,000,000.00	Delay	24	WAC(5)	5.867214211	WAM(5)	358
Coupon	5.75000	Dated	07/01/2004	NET(5)	5.614214	WALA(5)	1
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-14.000	5.835	5.838	5.842	5.846	5.860
99-15.000	5.832	5.835	5.838	5.841	5.853
99-16.000	5.829	5.831	5.834	5.837	5.846
99-17.000	5.827	5.828	5.830	5.832	5.839
99-18.000	5.824	5.825	5.826	5.827	5.832
99-19.000	5.821	5.822	5.822	5.823	5.824
99-20.000	5.819	5.818	5.818	5.818	5.817
99-21.000	5.816	5.815	5.814	5.813	5.810
99-22.000	**5.813**	**5.812**	**5.810**	**5.809**	**5.803**
99-23.000	5.810	5.809	5.806	5.804	5.796
99-24.000	5.808	5.805	5.802	5.799	5.789
99-25.000	5.805	5.802	5.798	5.795	5.782
99-26.000	5.802	5.799	5.794	5.790	5.775
99-27.000	5.800	5.796	5.791	5.786	5.768
99-28.000	5.797	5.792	5.787	5.781	5.761
99-29.000	5.794	5.789	5.783	5.776	5.754
99-30.000	5.791	5.786	5.779	5.772	5.747
Spread @ Center Price	**60**	**81**	**98**	**118**	**189**
WAL	**20.904**	**15.639**	**11.397**	**8.983**	**5.257**
Mod Durn	**11.485**	**9.599**	**7.877**	**6.714**	**4.406**
Principal Window	**Aug09 - Jul34**	**Aug09 - Jul34**	**Aug09 - Jul34**	**Aug09 - Jul34**	**Nov08 - Apr12**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 5A3

BANC OF AMERICA

Balance	$3,000,000.00	Delay	24	WAC(5)	5.867214211	WAM(5)	358
Coupon	5.75000	Dated	07/01/2004	NET(5)	5.614214	WALA(5)	1
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	5.810	5.810	5.807	5.795	5.782
99-25.000	5.807	5.807	5.804	5.789	5.773
99-26.000	5.805	5.805	5.801	5.784	5.764
99-27.000	5.803	5.803	5.799	5.778	5.755
99-28.000	5.801	5.800	5.796	5.772	5.746
99-29.000	5.798	5.798	5.793	5.767	5.738
99-30.000	5.796	5.796	5.790	5.761	5.729
99-31.000	5.794	5.793	5.787	5.755	5.720
100-00.000	**5.792**	**5.791**	**5.784**	**5.749**	**5.711**
100-01.000	5.790	5.789	5.781	5.744	5.703
100-02.000	5.787	5.787	5.779	5.738	5.694
100-03.000	5.785	5.784	5.776	5.732	5.685
100-04.000	5.783	5.782	5.773	5.727	5.676
100-05.000	5.781	5.780	5.770	5.721	5.667
100-06.000	5.778	5.777	5.767	5.715	5.659
100-07.000	5.776	5.775	5.764	5.710	5.650
100-08.000	5.774	5.773	5.762	5.704	5.641
Spread @ Center Price	**34**	**34**	**67**	**154**	**214**
WAL	**29.578**	**28.060**	**18.308**	**6.794**	**4.079**
Mod Durn	**13.886**	**13.596**	**10.939**	**5.477**	**3.543**
Principal Window	**Oct33 - Jul34**	**Dec30 - Jul34**	**Nov18 - Jul34**	**Sep10 - Apr12**	**Jun08 - Nov08**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 5A2

BANC OF AMERICA

Balance	$7,000,000.00	Delay	24	WAC(5)	5.867214211	WAM(5)	358
Coupon	5.75000	Dated	07/01/2004	NET(5)	5.614214	WALA(5)	1
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	5.810	5.809	5.802	5.789	5.776
99-25.000	5.807	5.806	5.798	5.782	5.766
99-26.000	5.805	5.804	5.794	5.775	5.756
99-27.000	5.803	5.801	5.790	5.768	5.746
99-28.000	5.800	5.799	5.786	5.761	5.736
99-29.000	5.798	5.796	5.782	5.754	5.726
99-30.000	5.796	5.794	5.778	5.747	5.716
99-31.000	5.794	5.791	5.774	5.741	5.706
100-00.000	**5.791**	**5.789**	**5.770**	**5.734**	**5.696**
100-01.000	5.789	5.786	5.766	5.727	5.686
100-02.000	5.787	5.784	5.763	5.720	5.676
100-03.000	5.785	5.781	5.759	5.713	5.666
100-04.000	5.782	5.779	5.755	5.706	5.656
100-05.000	5.780	5.776	5.751	5.699	5.646
100-06.000	5.778	5.774	5.747	5.692	5.636
100-07.000	5.775	5.771	5.743	5.685	5.626
100-08.000	5.773	5.769	5.739	5.678	5.616
Spread @ Center Price	**34**	**48**	**96**	**181**	**230**
WAL	**28.490**	**23.066**	**10.848**	**5.318**	**3.521**
Mod Durn	**13.684**	**12.446**	**7.829**	**4.461**	**3.104**
Principal Window	**Mar32 - Oct33**	**Aug24 - Dec30**	**Jan13 - Nov18**	**Mar09 - Sep10**	**Oct07 - Jun08**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 -- 5A13

BANC OF AMERICA

Balance	$11,578,000.00	Delay	24	WAC(5)	5.867214211	WAM(5)	358
Coupon	5.75000	Dated	07/01/2004	NET(5)	5.614214	WALA(5)	1
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
92-04.400	6.215	6.266	6.630	7.377	8.141
92-05.400	6.214	6.264	6.627	7.371	8.131
92-06.400	6.212	6.262	6.623	7.364	8.121
92-07.400	6.210	6.260	6.620	7.357	8.111
92-08.400	6.208	6.258	6.616	7.350	8.101
92-09.400	6.207	6.256	6.613	7.343	8.091
92-10.400	6.205	6.254	6.609	7.337	8.081
92-11.400	6.203	6.252	6.606	7.330	8.070
92-12.400	**6.201**	**6.250**	**6.602**	**7.323**	**8.060**
92-13.400	6.200	6.248	6.599	7.316	8.050
92-14.400	6.198	6.246	6.595	7.310	8.040
92-15.400	6.196	6.244	6.591	7.303	8.030
92-16.400	6.195	6.242	6.588	7.296	8.020
92-17.400	6.193	6.240	6.584	7.289	8.010
92-18.400	6.191	6.238	6.581	7.282	8.000
92-19.400	6.189	6.236	6.577	7.276	7.990
92-20.400	6.188	6.234	6.574	7.269	7.980
Spread @ Center Price	**75**	**97**	**183**	**343**	**468**
WAL	**28.340**	**22.321**	**9.970**	**5.155**	**3.463**
Mod Durn	**19.508**	**17.341**	**9.557**	**4.967**	**3.327**
Principal Window	**Mar32 - Jul33**	**Aug24 - May29**	**Jan13 - Jun16**	**May09 - Feb10**	**Nov07 - Mar08**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 5A12

BANC OF AMERICA

Balance	$7,272,000.00	Delay	24	WAC(5)	5.867214211	WAM(5)	358
Coupon	5.75000	Dated	07/01/2004	NET(5)	5.614214	WALA(5)	1
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
104-03.400	4.673	4.673	4.673	4.430	4.044
104-04.400	4.665	4.665	4.665	4.421	4.032
104-05.400	4.658	4.658	4.658	4.412	4.020
104-06.400	4.650	4.650	4.650	4.402	4.008
104-07.400	4.642	4.642	4.642	4.393	3.996
104-08.400	4.635	4.635	4.635	4.383	3.984
104-09.400	4.627	4.627	4.627	4.374	3.972
104-10.400	4.619	4.619	4.619	4.365	3.960
104-11.400	**4.611**	**4.611**	**4.611**	**4.355**	**3.948**
104-12.400	4.604	4.604	4.604	4.346	3.936
104-13.400	4.596	4.596	4.596	4.337	3.924
104-14.400	4.588	4.588	4.588	4.327	3.912
104-15.400	4.581	4.581	4.581	4.318	3.900
104-16.400	4.573	4.573	4.573	4.309	3.888
104-17.400	4.565	4.565	4.565	4.299	3.876
104-18.400	4.558	4.558	4.558	4.290	3.864
104-19.400	4.550	4.550	4.550	4.281	3.852
Spread @ Center Price	**88**	**88**	**88**	**93**	**84**
WAL	**4.570**	**4.570**	**4.570**	**3.622**	**2.745**
Mod Durn	**3.876**	**3.876**	**3.876**	**3.190**	**2.493**
Principal Window	**Aug04 - Dec12**	**Aug04 - Dec12**	**Aug04 - Dec12**	**Aug04 - May09**	**Aug04 - Nov07**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 - 5A10

BANC OF AMERICA

Balance	$75,000,000.00	Delay	24	WAC(5)	5.867214211	WAM(5)	358
Coupon	5.25000	Dated	07/01/2004	NET(5)	5.614214	WALA(5)	1
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-18.400	5.315	5.320	5.331	5.342	5.352
99-19.400	5.312	5.315	5.321	5.328	5.334
99-20.400	5.309	5.310	5.312	5.313	5.315
99-21.400	5.306	5.305	5.302	5.299	5.297
99-22.400	5.303	5.299	5.292	5.285	5.278
99-23.400	5.300	5.294	5.282	5.271	5.259
99-24.400	5.297	5.289	5.273	5.257	5.241
99-25.400	5.294	5.284	5.263	5.243	5.222
99-26.400	**5.291**	**5.278**	**5.253**	**5.228**	**5.204**
99-27.400	5.288	5.273	5.244	5.214	5.185
99-28.400	5.285	5.268	5.234	5.200	5.167
99-29.400	5.282	5.263	5.224	5.186	5.148
99-30.400	5.279	5.257	5.214	5.172	5.130
99-31.400	5.276	5.252	5.205	5.158	5.111
100-00.400	5.273	5.247	5.195	5.144	5.093
100-01.400	5.270	5.242	5.185	5.130	5.074
100-02.400	5.267	5.236	5.176	5.116	5.056
Spread @ Center Price	**23**	**84**	**180**	**228**	**260**
WAL	**17.065**	**7.982**	**3.711**	**2.438**	**1.822**
Mod Durn	**10.354**	**5.933**	**3.209**	**2.206**	**1.683**
Principal Window	**Aug04 - Dec31**	**Aug04 - Feb24**	**Aug04 - Dec12**	**Aug04 - Mar09**	**Aug04 - Sep07**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 5A1

BANC OF AMERICA

Balance	$19,761,333.34	Delay	24	WAC(5)	5.867214211	WAM(5)	358
Coupon	5.75000	Dated	07/01/2004	NET(5)	5.614214	WALA(5)	1
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-16.000	5.829	5.831	5.834	5.837	5.846
99-17.000	5.827	5.828	5.830	5.832	5.839
99-18.000	5.824	5.825	5.826	5.827	5.832
99-19.000	5.821	5.822	5.822	5.823	5.824
99-20.000	5.819	5.818	5.818	5.818	5.817
99-21.000	5.816	5.815	5.814	5.813	5.810
99-22.000	5.813	5.812	5.810	5.809	5.803
99-23.000	5.810	5.809	5.806	5.804	5.796
99-24.000	**5.808**	**5.805**	**5.802**	**5.799**	**5.789**
99-25.000	5.805	5.802	5.798	5.795	5.782
99-26.000	5.802	5.799	5.794	5.790	5.775
99-27.000	5.800	5.796	5.791	5.786	5.768
99-28.000	5.797	5.792	5.787	5.781	5.761
99-29.000	5.794	5.789	5.783	5.776	5.754
99-30.000	5.791	5.786	5.779	5.772	5.747
99-31.000	5.789	5.783	5.775	5.767	5.740
100-00.000	5.786	5.780	5.771	5.762	5.733
Spread @ Center Price	**59**	**80**	**97**	**117**	**188**
WAL	**20.904**	**15.639**	**11.397**	**8.983**	**5.257**
Mod Durn	**11.489**	**9.601**	**7.879**	**6.716**	**4.406**
Principal Window	**Aug09 - Jul34**	**Aug09 - Jul34**	**Aug09 - Jul34**	**Aug09 - Jul34**	**Nov08 - Apr12**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 - 3A1

BANC OF AMERICA

Balance	$31,087,000.00	Delay	24	WAC(3)	5.179994954	WAM(3)	176
Coupon	5.00000	Dated	07/01/2004	NET(3)	4.926995	WALA(3)	2
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-19.250	5.063	5.065	5.069	5.075	5.083
99-20.250	5.058	5.059	5.061	5.064	5.068
99-21.250	5.053	5.053	5.053	5.053	5.054
99-22.250	5.048	5.047	5.045	5.042	5.039
99-23.250	5.043	5.041	5.037	5.031	5.024
99-24.250	5.038	5.035	5.028	5.020	5.009
99-25.250	5.033	5.029	5.020	5.009	4.995
99-26.250	5.028	5.023	5.012	4.998	4.980
99-27.250	**5.023**	**5.017**	**5.004**	**4.987**	**4.965**
99-28.250	5.018	5.011	4.996	4.976	4.950
99-29.250	5.013	5.005	4.988	4.965	4.936
99-30.250	5.009	4.999	4.979	4.954	4.921
99-31.250	5.004	4.992	4.971	4.943	4.906
100-00.250	4.999	4.986	4.963	4.932	4.892
100-01.250	4.994	4.980	4.955	4.921	4.877
100-02.250	4.989	4.974	4.947	4.910	4.862
100-03.250	4.984	4.968	4.939	4.899	4.848
Spread @ Center Price	**53**	**86**	**127**	**168**	**207**
WAL	**8.297**	**6.526**	**4.583**	**3.244**	**2.343**
Mod Durn	**6.352**	**5.167**	**3.815**	**2.827**	**2.118**
Principal Window	**Aug04 - Jul19**	**Aug04 - Jul19**	**Aug04 - Jul19**	**Aug04 - Jul19**	**Aug04 - Jul19**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 1A9

BANC OF AMERICA

Balance	$2,801,600.00	Delay	24	Index	LIBOR_1MO | 1.19	WAC(1)	6.230412928	WAM(1)	359
Coupon	2.90000	Dated	07/01/2004	Mult / Margin	1.0 / 1.60	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004	Cap / Floor	7.50 / 1.60				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	2.810	2.812	2.833	2.852	2.869
99-25.000	2.808	2.809	2.820	2.830	2.839
99-26.000	2.806	2.806	2.807	2.808	2.808
99-27.000	2.805	2.804	2.794	2.785	2.777
99-28.000	2.803	2.801	2.781	2.763	2.747
99-29.000	2.801	2.799	2.769	2.741	2.716
99-30.000	2.799	2.796	2.756	2.718	2.685
99-31.000	2.798	2.794	2.743	2.696	2.655
100-00.000	**2.796**	**2.791**	**2.730**	**2.674**	**2.624**
100-01.000	2.794	2.788	2.717	2.651	2.593
100-02.000	2.792	2.786	2.705	2.629	2.563
100-03.000	2.791	2.783	2.692	2.607	2.532
100-04.000	2.789	2.781	2.679	2.585	2.502
100-05.000	2.787	2.778	2.666	2.562	2.471
100-06.000	2.786	2.776	2.654	2.540	2.441
100-07.000	2.784	2.773	2.641	2.518	2.410
100-08.000	2.782	2.770	2.628	2.496	2.380
Spread @ Center Price	**-261**	**-219**	**-29**	**37**	**63**
WAL	**25.439**	**15.110**	**2.576**	**1.450**	**1.048**
Mod Durn	**17.983**	**12.117**	**2.438**	**1.400**	**1.018**
Principal Window	**Nov27 - Nov31**	**May15 - Mar24**	**Aug04 - May09**	**Aug04 - Oct06**	**Aug04 - Mar06**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 - 1A8

BANC OF AMERICA

Balance	$500,000.00	Delay	24	Index	LIBOR_1MO | 1.19	WAC(1)	6.230412928	WAM(1)	359
Coupon	13.62000	Dated	07/01/2004	Mult / Margin	-2 / 16	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004	Cap / Floor	16 / 0				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	13.915	13.903	13.682	13.476	13.292
99-25.000	13.910	13.898	13.667	13.450	13.258
99-26.000	13.906	13.893	13.651	13.425	13.224
99-27.000	13.901	13.888	13.636	13.400	13.190
99-28.000	13.896	13.882	13.620	13.375	13.156
99-29.000	13.892	13.877	13.604	13.349	13.122
99-30.000	13.887	13.872	13.589	13.324	13.088
99-31.000	13.883	13.867	13.573	13.299	13.055
100-00.000	**13.878**	**13.862**	**13.558**	**13.274**	**13.021**
100-01.000	13.874	13.857	13.542	13.248	12.987
100-02.000	13.869	13.852	13.527	13.223	12.953
100-03.000	13.864	13.846	13.511	13.198	12.919
100-04.000	13.860	13.841	13.496	13.173	12.886
100-05.000	13.855	13.836	13.480	13.148	12.852
100-06.000	13.851	13.831	13.465	13.123	12.818
100-07.000	13.846	13.826	13.449	13.097	12.784
100-08.000	13.842	13.821	13.434	13.072	12.751
Spread @ Center Price	**848**	**888**	**1054**	**1097**	**1103**
WAL	**25.439**	**15.110**	**2.576**	**1.450**	**1.048**
Mod Durn	**6.757**	**6.016**	**1.992**	**1.226**	**0.914**
Principal Window	**Nov27 - Nov31**	**May15 - Mar24**	**Aug04 - May09**	**Aug04 - Oct06**	**Aug04 - Mar06**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 1A7

BANC OF AMERICA

Balance	$1,000,000.00	Delay	24	Index	LIBOR_1MO | 1.19	WAC(1)	6.230412928	WAM(1)	359
Coupon	2.19000	Dated	07/01/2004	Mult / Margin	1.0 / 1	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004	Cap / Floor	9 / 1				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	2.205	2.208	2.242	2.274	2.302
99-25.000	2.204	2.206	2.230	2.252	2.271
99-26.000	2.202	2.203	2.217	2.229	2.241
99-27.000	2.201	2.201	2.204	2.207	2.210
99-28.000	2.199	2.198	2.191	2.185	2.179
99-29.000	2.197	2.196	2.179	2.163	2.149
99-30.000	2.196	2.193	2.166	2.141	2.119
99-31.000	2.194	2.191	2.154	2.119	2.088
100-00.000	**2.192**	**2.189**	**2.141**	**2.097**	**2.058**
100-01.000	2.191	2.186	2.128	2.074	2.027
100-02.000	2.189	2.184	2.116	2.052	1.997
100-03.000	2.188	2.181	2.103	2.030	1.966
100-04.000	2.186	2.179	2.090	2.008	1.936
100-05.000	2.184	2.176	2.078	1.986	1.906
100-06.000	2.183	2.174	2.065	1.964	1.875
100-07.000	2.181	2.171	2.053	1.942	1.845
100-08.000	2.180	2.169	2.040	1.920	1.815
Spread @ Center Price	**-321**	**-279**	**-88**	**-21**	**6**
WAL	**25.439**	**15.110**	**2.576**	**1.450**	**1.048**
Mod Durn	**19.306**	**12.688**	**2.467**	**1.411**	**1.025**
Principal Window	**Nov27 - Nov31**	**May15 - Mar24**	**Aug04 - May09**	**Aug04 - Oct06**	**Aug04 - Mar06**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 - 1A6

BANC OF AMERICA

Balance	$6,224,352.00	Delay	24	WAC(1)	6.230412928	WAM(1)	359
Coupon	6.25000	Dated	07/01/2004	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	6.319	6.319	6.316	6.276	6.249
99-25.000	6.317	6.317	6.313	6.266	6.234
99-26.000	6.314	6.314	6.310	6.255	6.219
99-27.000	6.312	6.312	6.307	6.245	6.203
99-28.000	6.310	6.309	6.304	6.234	6.188
99-29.000	6.307	6.307	6.301	6.224	6.172
99-30.000	6.305	6.304	6.298	6.214	6.157
99-31.000	6.303	6.302	6.295	6.203	6.142
100-00.000	**6.300**	**6.300**	**6.292**	**6.193**	**6.126**
100-01.000	6.298	6.297	6.289	6.182	6.111
100-02.000	6.296	6.295	6.287	6.172	6.095
100-03.000	6.293	6.292	6.284	6.162	6.080
100-04.000	6.291	6.290	6.281	6.151	6.065
100-05.000	6.288	6.288	6.278	6.141	6.049
100-06.000	6.286	6.285	6.275	6.130	6.034
100-07.000	6.284	6.283	6.272	6.120	6.019
100-08.000	6.281	6.280	6.269	6.110	6.003
Spread @ Center Price	**85**	**85**	**118**	**283**	**329**
WAL	**29.563**	**27.977**	**18.405**	**3.413**	**2.227**
Mod Durn	**13.141**	**12.877**	**10.528**	**2.988**	**2.021**
Principal Window	**Oct33 - Jul34**	**Sep30 - Jul34**	**Jun18 - Jul34**	**Sep07 - Apr08**	**Sep06 - Nov06**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 1A5

BANC OF AMERICA

Balance	$2,760,000.00	Delay	24	WAC(1)	6.230412928	WAM(1)	359
Coupon	6.25000	Dated	07/01/2004	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	6.319	6.319	6.312	6.270	6.244
99-25.000	6.317	6.316	6.309	6.259	6.228
99-26.000	6.314	6.313	6.305	6.247	6.211
99-27.000	6.312	6.311	6.302	6.236	6.195
99-28.000	6.310	6.308	6.298	6.224	6.178
99-29.000	6.307	6.306	6.294	6.213	6.162
99-30.000	6.305	6.303	6.291	6.201	6.145
99-31.000	6.302	6.301	6.287	6.190	6.129
100-00.000	**6.300**	**6.298**	**6.283**	**6.178**	**6.113**
100-01.000	6.298	6.296	6.280	6.167	6.096
100-02.000	6.295	6.293	6.276	6.155	6.080
100-03.000	6.293	6.291	6.272	6.144	6.063
100-04.000	6.291	6.288	6.269	6.132	6.047
100-05.000	6.288	6.286	6.265	6.121	6.031
100-06.000	6.286	6.283	6.262	6.109	6.014
100-07.000	6.283	6.281	6.258	6.098	5.998
100-08.000	6.281	6.278	6.254	6.086	5.982
Spread @ Center Price	**85**	**89**	**140**	**293**	**336**
WAL	**29.035**	**25.457**	**12.760**	**3.056**	**2.079**
Mod Durn	**13.058**	**12.416**	**8.551**	**2.704**	**1.896**
Principal Window	**Jun33 - Oct33**	**Apr29 - Sep30**	**Apr16 - Jun18**	**Jul07 - Sep07**	**Aug06 - Sep06**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 1A4

BANC OF AMERICA

Balance	$6,300,000.00	Delay	24	WAC(1)	6.230412928	WAM(1)	359
Coupon	6.25000	Dated	07/01/2004	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	6.319	6.318	6.308	6.264	6.237
99-25.000	6.317	6.315	6.304	6.252	6.220
99-26.000	6.314	6.313	6.299	6.239	6.202
99-27.000	6.312	6.310	6.295	6.226	6.184
99-28.000	6.309	6.308	6.291	6.214	6.167
99-29.000	6.307	6.305	6.286	6.201	6.149
99-30.000	6.305	6.302	6.282	6.188	6.131
99-31.000	6.302	6.300	6.277	6.176	6.114
100-00.000	**6.300**	**6.297**	**6.273**	**6.163**	**6.096**
100-01.000	6.297	6.295	6.269	6.150	6.078
100-02.000	6.295	6.292	6.264	6.138	6.061
100-03.000	6.293	6.289	6.260	6.125	6.043
100-04.000	6.290	6.287	6.255	6.113	6.025
100-05.000	6.288	6.284	6.251	6.100	6.008
100-06.000	6.285	6.282	6.247	6.087	5.990
100-07.000	6.283	6.279	6.242	6.075	5.973
100-08.000	6.281	6.276	6.238	6.062	5.955
Spread @ Center Price	**85**	**98**	**151**	**304**	**342**
WAL	**28.488**	**23.283**	**9.708**	**2.757**	**1.923**
Mod Durn	**12.969**	**11.947**	**7.059**	**2.462**	**1.762**
Principal Window	**Aug32 - Jun33**	**Jun26 - Apr29**	**Apr12 - Apr16**	**Feb07 - Jul07**	**May06 - Aug06**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 1A3

BANC OF AMERICA

Balance	$1,397,000.00	Delay	24	WAC(1)	6.230412928	WAM(1)	359
Coupon	6.00000	Dated	07/01/2004	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	6.064	6.063	6.049	6.010	5.986
99-25.000	6.062	6.060	6.044	5.996	5.967
99-26.000	6.059	6.057	6.038	5.983	5.949
99-27.000	6.057	6.055	6.033	5.969	5.930
99-28.000	6.055	6.052	6.028	5.956	5.912
99-29.000	6.052	6.050	6.022	5.942	5.893
99-30.000	6.050	6.047	6.017	5.928	5.874
99-31.000	6.048	6.044	6.011	5.915	5.856
100-00.000	**6.045**	**6.042**	**6.006**	**5.901**	**5.837**
100-01.000	6.043	6.039	6.000	5.888	5.819
100-02.000	6.041	6.036	5.995	5.874	5.800
100-03.000	6.038	6.034	5.990	5.861	5.782
100-04.000	6.036	6.031	5.984	5.847	5.763
100-05.000	6.034	6.029	5.979	5.834	5.745
100-06.000	6.031	6.026	5.973	5.820	5.726
100-07.000	6.029	6.023	5.968	5.806	5.708
100-08.000	6.027	6.021	5.962	5.793	5.689
Spread @ Center Price	**59**	**80**	**171**	**290**	**324**
WAL	**28.014**	**21.608**	**7.262**	**2.539**	**1.817**
Mod Durn	**13.234**	**11.807**	**5.729**	**2.292**	**1.676**
Principal Window	**Jun32 - Aug32**	**Nov25 - Jun26**	**Apr11 - Apr12**	**Jan07 - Feb07**	**Apr06 - May06**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 1A2

BANC OF AMERICA

Balance	$4,587,000.00	Delay	24	WAC(1)	6.230412928	WAM(1)	359
Coupon	6.00000	Dated	07/01/2004	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	6.064	6.062	6.043	6.006	5.980
99-25.000	6.062	6.060	6.036	5.992	5.960
99-26.000	6.059	6.057	6.029	5.977	5.940
99-27.000	6.057	6.054	6.023	5.963	5.921
99-28.000	6.055	6.052	6.016	5.949	5.901
99-29.000	6.052	6.049	6.009	5.934	5.881
99-30.000	6.050	6.046	6.002	5.920	5.861
99-31.000	6.048	6.043	5.996	5.906	5.841
100-00.000	**6.045**	**6.041**	**5.989**	**5.891**	**5.822**
100-01.000	6.043	6.038	5.982	5.877	5.802
100-02.000	6.040	6.035	5.975	5.863	5.782
100-03.000	6.038	6.033	5.969	5.848	5.762
100-04.000	6.036	6.030	5.962	5.834	5.742
100-05.000	6.033	6.027	5.955	5.820	5.723
100-06.000	6.031	6.025	5.949	5.805	5.703
100-07.000	6.029	6.022	5.942	5.791	5.683
100-08.000	6.026	6.019	5.935	5.777	5.664
Spread @ Center Price	**59**	**84**	**201**	**297**	**332**
WAL	**27.647**	**20.460**	**5.584**	**2.390**	**1.698**
Mod Durn	**13.166**	**11.487**	**4.613**	**2.167**	**1.572**
Principal Window	**Nov31 - Jun32**	**Mar24 - Nov25**	**May09 - Apr11**	**Oct06 - Jan07**	**Mar06 - Apr06**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 1A17

BANC OF AMERICA

Balance	$17,012,900.00	Delay	24	WAC(1)	6.230412928	WAM(1)	359
Coupon	5.50000	Dated	07/01/2004	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
98-17.000	5.653	5.706	5.713	5.741	5.833
98-18.000	5.651	5.702	5.708	5.736	5.825
98-19.000	5.648	5.698	5.704	5.731	5.817
98-20.000	5.646	5.694	5.700	5.726	5.810
98-21.000	5.643	5.690	5.696	5.721	5.802
98-22.000	5.641	5.685	5.691	5.716	5.794
98-23.000	5.638	5.681	5.687	5.711	5.786
98-24.000	5.635	5.677	5.683	5.706	5.779
98-25.000	**5.633**	**5.673**	**5.679**	**5.701**	**5.771**
98-26.000	5.630	5.669	5.674	5.696	5.764
98-27.000	5.628	5.665	5.670	5.690	5.756
98-28.000	5.625	5.661	5.666	5.685	5.748
98-29.000	5.623	5.657	5.662	5.680	5.741
98-30.000	5.620	5.653	5.657	5.675	5.733
98-31.000	5.617	5.649	5.653	5.670	5.725
99-00.000	5.615	5.645	5.649	5.665	5.718
99-01.000	5.612	5.641	5.645	5.660	5.710
Spread @ Center Price	**39**	**88**	**91**	**127**	**197**
WAL	**21.637**	**10.590**	**10.000**	**7.953**	**4.821**
Mod Durn	**12.290**	**7.769**	**7.417**	**6.224**	**4.111**
Principal Window	**Aug24 - Sep27**	**Feb13 - Mar20**	**Dec11 - Mar20**	**Aug10 - Dec16**	**Jul08 - Jan11**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 - 1A14

BANC OF AMERICA

Balance	$5,000,000.00	Delay	24	WAC(1)	6.230412928	WAM(1)	359
Coupon	5.00000	Dated	07/01/2004	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
102-03.000	4.802	4.452	4.375	4.349	4.104
102-04.000	4.799	4.445	4.367	4.340	4.092
102-05.000	4.796	4.437	4.358	4.331	4.080
102-06.000	4.793	4.429	4.350	4.322	4.068
102-07.000	4.789	4.422	4.341	4.313	4.056
102-08.000	4.786	4.414	4.332	4.304	4.044
102-09.000	4.783	4.407	4.324	4.295	4.032
102-10.000	4.780	4.399	4.315	4.286	4.020
102-11.000	**4.777**	**4.391**	**4.307**	**4.277**	**4.008**
102-12.000	4.774	4.384	4.298	4.269	3.996
102-13.000	4.770	4.376	4.290	4.260	3.984
102-14.000	4.767	4.369	4.281	4.251	3.972
102-15.000	4.764	4.361	4.272	4.242	3.961
102-16.000	4.761	4.354	4.264	4.233	3.949
102-17.000	4.758	4.346	4.255	4.224	3.937
102-18.000	4.755	4.338	4.247	4.215	3.925
102-19.000	4.751	4.331	4.238	4.206	3.913
Spread @ Center Price	**-14**	**67**	**76**	**79**	**89**
WAL	**13.430**	**4.566**	**3.990**	**3.822**	**2.764**
Mod Durn	**9.614**	**4.005**	**3.550**	**3.416**	**2.537**
Principal Window	**Jan16 - Oct19**	**Apr08 - Dec09**	**Nov07 - Mar09**	**Nov07 - Oct08**	**Feb07 - Jul07**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 - 1A13

BANC OF AMERICA

Balance	$24,204,100.00	Delay	24	WAC(1)	6.230412928	WAM(1)	359
Coupon	4.75000	Dated	07/01/2004	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
101-20.400	4.430	3.862	3.767	3.767	3.688
101-21.400	4.424	3.848	3.751	3.751	3.670
101-22.400	4.418	3.833	3.734	3.734	3.653
101-23.400	4.412	3.818	3.718	3.718	3.635
101-24.400	4.406	3.803	3.702	3.702	3.618
101-25.400	4.401	3.789	3.686	3.686	3.600
101-26.400	4.395	3.774	3.670	3.670	3.583
101-27.400	4.389	3.759	3.653	3.653	3.565
101-28.400	**4.383**	**3.745**	**3.637**	**3.637**	**3.548**
101-29.400	4.378	3.730	3.621	3.621	3.531
101-30.400	4.372	3.715	3.605	3.605	3.513
101-31.400	4.366	3.701	3.589	3.589	3.496
102-00.400	4.360	3.686	3.572	3.572	3.478
102-01.400	4.355	3.671	3.556	3.556	3.461
102-02.400	4.349	3.657	3.540	3.540	3.443
102-03.400	4.343	3.642	3.524	3.524	3.426
102-04.400	4.337	3.627	3.508	3.508	3.409
Spread @ Center Price	**25**	**90**	**91**	**91**	**91**
WAL	**6.435**	**2.241**	**2.020**	**2.020**	**1.865**
Mod Durn	**5.292**	**2.080**	**1.888**	**1.888**	**1.753**
Principal Window	**Aug04 - Jan16**	**Aug04 - Apr08**	**Aug04 - Nov07**	**Aug04 - Nov07**	**Aug04 - Feb07**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 1A11

BANC OF AMERICA

Balance	$1,426,000.00	Delay	24	WAC(1)	6.230412928	WAM(1)	359
Coupon	6.00000	Dated	07/01/2004	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	6.064	6.060	6.010	5.964	5.923
99-25.000	6.061	6.057	5.996	5.941	5.891
99-26.000	6.059	6.053	5.983	5.917	5.860
99-27.000	6.056	6.050	5.969	5.894	5.828
99-28.000	6.054	6.047	5.956	5.871	5.797
99-29.000	6.051	6.044	5.942	5.848	5.765
99-30.000	6.049	6.040	5.928	5.825	5.733
99-31.000	6.047	6.037	5.915	5.802	5.702
100-00.000	**6.044**	**6.034**	**5.901**	**5.779**	**5.670**
100-01.000	6.042	6.031	5.888	5.755	5.639
100-02.000	6.039	6.027	5.874	5.732	5.607
100-03.000	6.037	6.024	5.861	5.709	5.576
100-04.000	6.034	6.021	5.847	5.686	5.544
100-05.000	6.032	6.018	5.834	5.663	5.513
100-06.000	6.029	6.015	5.820	5.640	5.481
100-07.000	6.027	6.011	5.807	5.617	5.450
100-08.000	6.025	6.008	5.793	5.594	5.418
Spread @ Center Price	**64**	**105**	**288**	**347**	**368**
WAL	**25.439**	**15.110**	**2.576**	**1.450**	**1.048**
Mod Durn	**12.717**	**9.607**	**2.293**	**1.345**	**0.986**
Principal Window	**Nov27 - Nov31**	**May15 - Mar24**	**Aug04 - May09**	**Aug04 - Oct06**	**Aug04 - Mar06**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

BM04007 – 1A10

BANC OF AMERICA

Balance	$4,202,400.00	Delay	24	Index	LIBOR_1MO | 1.19	WAC(1)	6.230412928	WAM(1)	359
Coupon	8.06667	Dated	07/01/2004	Mult / Margin	-0.66666667 / 8.93333333	NET(1)	5.977413	WALA(1)	0
Settle	07/30/2004	First Payment	08/25/2004	Cap / Floor	8.93333333 / 5				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
99-24.000	8.251	8.244	8.146	8.056	7.975
99-25.000	8.248	8.240	8.132	8.032	7.943
99-26.000	8.245	8.237	8.118	8.008	7.911
99-27.000	8.242	8.233	8.104	7.984	7.879
99-28.000	8.239	8.229	8.090	7.961	7.846
99-29.000	8.236	8.225	8.076	7.937	7.814
99-30.000	8.233	8.222	8.061	7.913	7.782
99-31.000	8.230	8.218	8.047	7.889	7.750
100-00.000	**8.227**	**8.214**	**8.033**	**7.866**	**7.717**
100-01.000	8.224	8.211	8.019	7.842	7.685
100-02.000	8.221	8.207	8.005	7.818	7.653
100-03.000	8.218	8.203	7.991	7.795	7.621
100-04.000	8.215	8.199	7.977	7.771	7.589
100-05.000	8.212	8.196	7.963	7.747	7.557
100-06.000	8.209	8.192	7.949	7.724	7.525
100-07.000	8.206	8.188	7.935	7.700	7.493
100-08.000	8.203	8.184	7.921	7.676	7.461
Spread @ Center Price	**282**	**323**	**501**	**556**	**572**
WAL	**25.439**	**15.110**	**2.576**	**1.450**	**1.048**
Mod Durn	**10.387**	**8.330**	**2.202**	**1.310**	**0.965**
Principal Window	**Nov27 - Nov31**	**May15 - Mar24**	**Aug04 - May09**	**Aug04 - Oct06**	**Aug04 - Mar06**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454

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Balance	$4,024,000.00	Delay	24	WAC(6)	4.917654897	WAM(6)	176
Coupon	4.50000	Dated	07/01/2004	NET(6)	4.664655	WALA(6)	2
Settle	07/30/2004	First Payment	08/25/2004				

Price	1	2	3	4	5
	Yield	Yield	Yield	Yield	Yield
88-13.000	5.729	5.774	5.963	6.402	7.195
88-14.000	5.725	5.770	5.958	6.397	7.187
88-15.000	5.722	5.766	5.954	6.391	7.179
88-16.000	5.718	5.763	5.950	6.386	7.171
88-17.000	5.715	5.759	5.946	6.380	7.163
88-18.000	5.711	5.755	5.941	6.375	7.156
88-19.000	5.707	5.752	5.937	6.369	7.148
88-20.000	5.704	5.748	5.933	6.364	7.140
88-21.000	**5.700**	**5.744**	**5.929**	**6.358**	**7.132**
88-22.000	5.697	5.741	5.924	6.353	7.124
88-23.000	5.693	5.737	5.920	6.347	7.116
88-24.000	5.690	5.733	5.916	6.342	7.108
88-25.000	5.686	5.730	5.912	6.336	7.100
88-26.000	5.683	5.726	5.908	6.330	7.093
88-27.000	5.679	5.722	5.903	6.325	7.085
88-28.000	5.676	5.719	5.899	6.319	7.077
88-29.000	5.672	5.715	5.895	6.314	7.069
Spread @ Center Price	**76**	**83**	**111**	**192**	**322**
WAL	**14.161**	**13.452**	**11.156**	**8.000**	**5.277**
Mod Durn	**9.941**	**9.582**	**8.313**	**6.349**	**4.455**
Principal Window	**Feb18 - May19**	**Oct16 - May19**	**Jul13 - May19**	**Jul10 - May19**	**Aug08 - May19**
LIBOR_1MO	1.19	1.19	1.19	1.19	1.19
Prepay	0 PSA	100 PSA	275 PSA	500 PSA	800 PSA
Optional Redemption	Call (N)	Call (N)	Call (N)	Call (N)	Call (N)

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.563	2.654	3.212	3.867	4.759	5.454