



STOCK EXCHANGE			
Regulatory Information Circular			
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Date:	October 17, 2008	Telephone:	(646) 805-1857

**Subject: Bank of America Corporation Return Linked Notes**

**Information on the Notes**

On October 20, 2008, the International Securities Exchange (“ISE”) will begin trading Bank of America Corporation Return Linked Notes due June 27, 2011, Linked to an 80/20 Basket of Four Indices and an Exchange Traded Fund. These Notes are not interest bearing.

Priced at \$1,000 per note, at maturity, per each note, investors will receive 100% of the Principal Amount and the Supplemental Redemption Amount depending on the performance of the Basket of Four Indices and an Exchange Traded Fund. The four Indices are the S&P 500<sup>®</sup> Index, the S&P MidCap 400 Index, the S&P 600 SmallCap Index and the Nikkei 225 Index, the Exchange Traded Fund is the iShares<sup>®</sup> Lehman Aggregate Bond Fund.

The Supplemental Redemption Amount, if any, will be determined as follows: If the Basket Return is less than or equal to zero, then the Supplemental Redemption Amount will equal \$0.00. If the Basket Return is greater than zero, the Supplemental Redemption for each \$1,000 note will equal the product of:

$$\$1,000 \text{ Face Amount} \times \text{Basket Return} \times 92\% \text{ Participation Rate}$$

The Basket Return equals:

$$\frac{(\text{Final Basket Level} - \text{Initial Basket Level})}{\text{Initial Basket Level}}$$

The Initial Basket Level is 1,000

All payments to investors of BOR.J is the sole responsibility of Bank of America Corporation, it is the credit of Bank of America Securities (Aa2/AA-) that stands behind BOR.J

The notes are issued in minimum denominations of \$1000 and whole multiples of \$1000.

Contact your Tax Advisor for information concerning taxation.

The Trustee for this security is The Bank of New York.

Trading in the shares on ISE is on a UTP basis and is subject to ISE equity trading rules. The shares will trade from 9:00 a.m. until 4:00 p.m. Eastern Time. Equity Electronic Access Members (“Equity EAMs”) trading the shares during the Pre-Market Session are exposed to the risk of the lack of the calculation or dissemination of underlying index value or intraday indicative value (“IIV”). For certain derivative securities products, an updated underlying index value or IIV may not be calculated or publicly disseminated in the Pre-Market hours. Since the underlying index value and IIV are not calculated or widely disseminated during Pre-Market hours, an investor who is unable to calculate implied values for certain derivative securities products during Pre-Market hours may be at a disadvantage to market professionals.

Equity EAMs also should review NASD Notice to Members 03-71 for guidance on trading these products. The Notice reminds members of their obligations to: (1) conduct adequate due diligence to understand the features of the product; (2) perform a reasonable-basis suitability analysis; (3) perform customer-specific suitability analysis in connection with any recommended transactions; (4) provide a balanced disclosure of both the risks and rewards associated with the particular product, especially when selling to retail investors; (5) implement appropriate internal controls; and (6) train registered persons regarding the features, risk and suitability of these products.

**This Regulatory Information Circular is not a statutory Prospectus. Equity EAMs should consult the Trust’s Registration Statement, SAI, Prospectus and the Fund’s website for relevant information.**

**Appendix A**  
**Exchange-Traded Fund Symbol CUSIP Number**

<b>Ticker</b>	<b>Fund Name</b>	<b>CUSIP Number</b>
BOR.J	The American Stock Exchange® (Amex®) today began trading Bank of America Corporation Return Linked Notes due June 27, 2011, Linked to an 80/20 Basket of Four Indices and an Exchange Traded Fund.	06050 MFV4