SLM CORP Form SC 13G/A October 14, 2003

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934

(Amendment No. 3)*

	SLM CORPORATION
	(Name of Issuer)
	COMMON STOCK
•	(Title of Class of Securities)
	78442P106
	(CUSIP Number)
	September 30, 2003
	(Date of Event which Requires Filing of Statement)

Check the appropriate box to designate the Rule pursuant to which this Schedule is filed:

[] Rule 13d - 1(b)

[x] Rule 13d - 1(c)

[] Rule 13d - 1(d)

The information required on the remainder of this page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes.)

(Continued on following page(s))

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CUSIP No. 78442P106					
1	NAMES OF REPORTING PERSONS				
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):				
	BANK OF AMERICA CORPORATION 56-0906609				
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) []				
	(b) []				
3	SEC USE ONLY				
4	CITIZENSHIP OR PLACE OF ORGANIZATION Delaware				
		5	SOLE VOTING POWER	0	
NUMBER OF SI BENEFICIALLY O	WNED BY	6	SHARED VOTING POWER	33,738,410	
EACH REPORTING PERSON WITH		7	SOLE DISPOSITIVE POWER	0	
		8	SHARED DISPOSITIVE	49,245,816	
9 AGGREO PERSON	SATE AMO	UNT BENEF	FOWER FICIALLY OWNED BY EACH	H REPORTING	

^{*} The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

	49,245,816
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)
	[]
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
	10.9%
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)
	НС

CUSIP No. 78442P106						
1	NAMES OF REPORTING PERSONS					
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):					
	NB Holdings Corporation					
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) []					
	(b) []					
3	SEC USE ONLY					
4	CITIZENSHIP OR PLACE OF ORGANIZATION Delaware					
		5	SOLE VOTING POWER	0		
	NUMBER OF SHARES BENEFICIALLY OWNED BY		SHARED VOTING POWER	33,732,010		
EACH REPORTING PERSON WITH		7	SOLE DISPOSITIVE POWER	0		
		8	SHARED DISPOSITIVE POWER	44,028,516		

9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
	44,028,516
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)
	[]
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
	9.8%
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)
	НС

CUSIP No. 78442P106						
1	NAMES OF REPORTING PERSONS					
	I.R.S. IDEN	TIFICATION	NO. OF ABOVE PERSONS (EN	TITIES ONLY):		
	Bank of Am	Bank of America NA				
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) []					
	(b)[]					
3	SEC USE ONLY					
4	CITIZENSHIP OR PLACE OF ORGANIZATION USA					
NUMBER OF S	HADEC	5	SOLE VOTING POWER	6,994,023		
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		6	SHARED VOTING POWER	26,724,279		
		7	SOLE DISPOSITIVE POWER	6,994,023		

_							
		8	SHARED DISPOSITIVE POWER	37,020,785			
9	9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON						
	44,014,808						
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)						
	[]						
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)						
	9.8%						
12	TYPE OF REPORTING	FPERSON (SI	EE INSTRUCTIONS)				
	ВК						

CUSIP No. 78442P106					
1	NAMES OF REPORTING PERSONS				
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):				
	Banc of Am	erica Capital M	Management LLC		
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) []				
	(b) []				
3	SEC USE ONLY				
4	CITIZENSH	IIP OR PLACI	E OF ORGANIZATION North Ca	rolina	
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		5	SOLE VOTING POWER	483,119	
		6	SHARED VOTING POWER	0	

				SOLE DISPOSITIVE POWER	483,119
			7 8	SHARED DISPOSITIVE POWER	0
9	AGGREO PERSON	GATE AMOU	UNT BENEF	ICIALLY OWNED BY EACH	REPORTING
	483,119				
10		IF THE AGG (SEE INSTRU		OUNT IN ROW (9) EXCLUI	ES CERTAIN
	[]				
11	PERCENT	Γ OF CLASS	REPRESENTI	D BY AMOUNT IN ROW (9)	
	0.1%				
12	TYPE OF	REPORTING	FERSON (SI	E INSTRUCTIONS)	
	IA				
CUSIP N	lo. 78442P1	06			
	1	NAMES OF	REPORTING	PERSONS	
		I.R.S. IDEN	TIFICATION	NO. OF ABOVE PERSONS (EN	TITIES ONLY):
		Banc of Ame	erica Advisors	,LLC	
	2	CHECK TH		ATE BOX IF A MEMBER OF A	A GROUP (SEE
		(b) []			
3 SEC USE ONLY			NLY		
4 CITIZENSHIP OR PLACE			IP OR PLACI	OF ORGANIZATION North Ca	rolina
					0
	MBER OF SI		5	SOLE VOTING POWER	U

EACH REPORTING PERSON 6 WITH			6	SHARED VOTING POWER	24,648,701
7			7	SOLE DISPOSITIVE POWER	0
			8	SHARED DISPOSITIVE POWER	34,944,976
9	AGGREO PERSON	GATE AMO	UNT BENEF	ICIALLY OWNED BY EAC	H REPORTING
	34,944,97	6			
10		IF THE AGO (SEE INSTRU		MOUNT IN ROW (9) EXCLU	DES CERTAIN
	[]				
11	PERCENT	Γ OF CLASS	REPRESENT	ED BY AMOUNT IN ROW (9)	
	7.8%				
12	TYPE OF	REPORTING	G PERSON (SI	EE INSTRUCTIONS)	
	IA				
CUSIP N	o. 78442P1	06			
	1	NAMES OF	REPORTING	PERSONS	
		I.R.S. IDEN	TIFICATION	NO. OF ABOVE PERSONS (EN	ITITIES ONLY):
Marsico Ma			nagement Holo	lings, L.L.C.	
			IE APPROPR IONS) (a) []	IATE BOX IF A MEMBER OF	A GROUP (SEE
	(b) []				
	3	SEC USE O	NLY		
	4	CITIZENSH	HIP OR PLAC	E OF ORGANIZATION Delawa	re

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NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH			SOLE VOTING POWER	0		
		5	SHARED VOTING POWER	26,232,295		
			SOLE DISPOSITIVE POWER	0		
		7 8				
		Ü	SHARED DISPOSITIVE	26.520.001		
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 36,528,801					
	30,320,001					
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)					
	[]					
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)					
	8.1%					
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)					
	НС					

CUSIP No. 78442P106					
1	NAMES OF REPORTING PERSONS				
	R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):				
	Marsico Capital Management, LLC				
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) []				
	(b) []				
3	SEC USE ONLY				

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	4 CITIZENSHIP OR PLACE		E OF ORGANIZATION Delawa	re	
	NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		_	SOLE VOTING POWER	26,232,295
			5 6	SHARED VOTING POWER	0
EACH F			7	SOLE DISPOSITIVE POWER	36,528,801
			8	SHARED DISPOSITIVE	0
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON				
	36,528,801				
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)				
	[]				
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)				
	8.1%				
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)				
	IA				

CUSIP No. 78442P1	CUSIP No. 78442P106					
1	NAMES OF REPORTING PERSONS					
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):					
	NMS Services Inc					
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) []					
	(b) []					

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	3 SEC USE ON		NLY				
	4 CITIZENSH		IIP OR PLAC	IP OR PLACE OF ORGANIZATION Delaware			
	NUMBER OF SHARES BENEFICIALLY OWNED BY		5	SOLE VOTING POWER	0		
BENEFI			6	SHARED VOTING POWER	6,400		
EACH REPORTING PEI WITH		G PERSON	7	SOLE DISPOSITIVE POWER	0		
			8	SHARED DISPOSITIVE	5,217,300		
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON**						
	5,217,300						
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)						
	[]						
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)						
	1.2%						
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)						
	СО						

CUSIP No. 78442P10	CUSIP No. 78442P106					
1	NAMES OF REPORTING PERSONS					
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):					
	NMS Services (Cayman) Inc					
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) []					

	(b) []						
	3 S		SEC USE ONLY				
	4	CITIZENSE	IIP OR PLACI	E OF ORGANIZATION Delawar	e		
	•		5	SOLE VOTING POWER	6,400		
BENEFI	MBER OF SI	WNED BY	6	SHARED VOTING POWER	0		
EACH F	EACH REPORTING PERSON WITH		7	SOLE DISPOSITIVE POWER	6,400		
			8	SHARED DISPOSITIVE	5,210,900		
9		AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON**					
	5,217,300	300					
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)						
	[]						
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)						
	1.2%						
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)						
	СО						

CUSIP No. 78442P106				
1	NAMES OF REPORTING PERSONS			
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):			
	NationsBanc Montgomery Holdings Corporation			

	2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) []				
		(b) []				
	3	SEC USE O	NLY			
	4	CITIZENSH	IIP OR PLACE	E OF ORGANIZATION Delaware	;	
			5	SOLE VOTING POWER	0	
	NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		6	SHARED VOTING POWER	13,708	
EACH F			7	SOLE DISPOSITIVE POWER	0	
			8	SHARED DISPOSITIVE	13,708	
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON					
	13,708					
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)					
	[]					
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)					
	0.0%					
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)					
	НС					

CUSIP No. 78442P106				
1	1 NAMES OF REPORTING PERSONS			

		I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):				
		Banc of America Securities, LLC				
	2	CHECK TH		ATE BOX IF A MEMBER OF A	A GROUP (SEE	
		(b) []				
	3	SEC USE O	NLY			
	4	CITIZENSH	IIP OR PLACE	E OF ORGANIZATION Delaware	•	
	NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		5	SOLE VOTING POWER	13,708	
			6	SHARED VOTING POWER	0	
EACH I			7	SOLE DISPOSITIVE POWER	13,708	
			8	SHARED DISPOSITIVE	0	
9	POWER					
	13,708					
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)					
	[]					
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)					
	0.0%					
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)					
	BD					

CUSIP N	o. 78442P10)6				
	1 NAMES OF		F REPORTING PERSONS			
		I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):				
		Banc of Ame	erica Investme	nt Services, Inc.		
	2	CHECK TH		ATE BOX IF A MEMBER OF A	GROUP (SEE	
		(b) []				
	3	SEC USE O	NLY			
	4	CITIZENSH	IIP OR PLACE	E OF ORGANIZATION USA		
			5	SOLE VOTING POWER	8,865	
BENEF	MBER OF S	WNED BY	6	SHARED VOTING POWER	0	
EACH F	EACH REPORTING PERSON WITH		7	SOLE DISPOSITIVE POWER	8,865	
			8	SHARED DISPOSITIVE	0	
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON					
	8,865					
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)					
	[]					
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)					
	0.0%					
12	TYPE OF	REPORTING	PERSON (SE	E INSTRUCTIONS)		
	BD					

Item 1(a). Name of Issuer: **SLM Corporation** Item 1(b). Address of Issuer's Principal Executive Offices: I1600 Sallie Mae Dr. Reston, VA 20193 Item 2(a). Name of Person Filing: Bank of America Corporation **NB** Holdings Corporation Bank of America NA Banc of America Capital Management LLC Banc of America Securities, LLC Banc of America Advisors, LLC NationsBanc Montgomery Holdings Corporation Marsico Management Holdings, L.L.C. Marsico Capital Management, LLC NMS Services Inc. NMS Services (Cayman) Inc. Banc of America Investment Services, Inc. Item 2(b). Address of Principal Business Office or, if None, Residence: Bank of America Corporation 100 North Tryon Street

Charlotte, NC 28255

Item 2(c). Citizenship:	
Bank of America Corporation - Delaware	
Item 2(d). Title of Class of Securities:	
Common Stock	
Item 2(e). CUSIP Number:	
90390U102	
Item 3. If This Statement is Filed Pursuant to	Rule 13d-1(b), or
13d-2(b) or (c), Check Whether	the Person Filing is a:
	(a) [] Broker or dealer registered under Section 15 of the Exchange Act.
	(b) [] Bank as defined in Section 3(a)(6) of the Exchange Act.
	(c) [] Insurance company as defined in Section 3(a)(19) of the Exchange Act.
	(d) [] Investment company registered under Section 8 of the Investment Company Act.
	(e) [] An investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E);
	(f) [] An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F);
	(g) [] A parent holding company or control person in accordance with Rule $13d-1(b)(1)(ii)(G)$;
	(h) [] A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act;
	(i) [] A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act;
	(j) [] Group, in accordance with Rule 13d-1(b)(1)(ii)(J).

If this statement is filed pursuant to Rule 13d-1(c), check this box. [x]

Item 4. Ownership:

With respect to the beneficial ownership of the reporting person, see Items 5 through 11 of the cover pages to this Schedule 13G (p. 2), which are incorporated herein by reference.

Item 5. Ownership of Five Percent or Less of a Class:

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following [].

Item 6. Ownership of More than Five Percent on Behalf of

Another Person:

Not applicable.

Item 7. Identification and Classification of the Subsidiary which

Acquired the Security Being Reported on By the Parent

Holding Company:

NB Holdings Corporation

Bank of America NA

Banc of America Capital Management LLC

Banc of America Advisors, LLC

Banc of America Securities, LLC

Nationsbanc Montgomery Holdings Corporation

Marsico Management Holdings, L.L.C.

Marsico Capital Management, LLC

NMS Services Inc.

NMS Services (Cayman) Inc.

Banc of America Investment Services, Inc.

Item 8. Identification and Classification of Members of the

Group:	
Not applicable.	
Item 9. Notice of Dissolution	of Group:
Not applicable.	
Item 10. Certification:	
	By signing below the undersigned certifies that, to the best of their knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.
	**The filing of this statement shall not be construed as an admission of beneficial ownership of any securities covered by this statement for the purposes of Section 13(d) or 13(g) of the Act.
	SIGNATURE
After reasonable inquiry and to statement is true, complete and	o the best of my knowledge and belief, I certify that the information set forth in this correct.
Dated: October 10, 2003	
Bank of America Corporation	
Bank of America NA	
By: /s/ Pamela P. Reed	
Pamela P. Reed	
Assistant Vice President	
NB Holdings Corporation	
By: <u>/s/ Charles Bowman</u>	
Charles Bowman	

Senior Vice President

Banc of America Capital Management LLC
Banc of America Advisors, LLC
By: _/s/ Michael Bernadino
Michael Bernadino as attorney-in-fact pursuant to the powers of attorney dated February 14, 2002 attached hereto as exhibits B & C
Marsico Management Holdings, L.L.C.
By: _/s/ Edward D. Bedard
Edward D. Bedard
Senior Vice President
Marsico Capital Management, LLC
By: <u>/s/ Frances Amos</u>
Frances Amos
Compliance Counsel
NMS Services Inc.
NMS Services (Cayman) Inc.
By: _/s/ R. Kevin Beauregard_
R. Kevin Beauregard
Vice President
NATIONSBANC MONTGOMERY HOLDINGS CORPORATION
By: <u>/s/ Neil A. Cotty</u>
Neil A. Cotty
President
BANC OF AMERICA SECURITIES, LLC

By: /s/ Wendy Goetz

Wendy Goetz

Managing Director

BANC OF AMERICA INVESTMENT SERVICES, INC.

By: /s/ Ronald J. Newth

Ronald J. Newth

Chief Administrative Officer

EXHIBIT A - JOINT FILING AGREEMENT

The undersigned hereby agree that they are filing this statement jointly pursuant to Rule 13d-1(k)(1). Each of them is responsible for the timely filing of such Schedule 13G and any amendments thereto, and for the completeness and accuracy of the information concerning such person contained therein; but none of them is responsible for the completeness or accuracy of the information concerning the other persons making the filing, unless such person knows or has reason to believe that such information is inaccurate.

Dated: October 10, 2003

Bank of America Corporation

Bank of America NA

By: /s/ Pamela P. Reed

Pamela P. Reed

Assistant Vice President

NB Holdings Corporation

By: <u>/s/ Charles Bowman</u>

Charles Bowman

Senior Vice President

Banc of America Capital Management LLC

Banc of America Advisors, LLC

By: /s/ Michael Bernadino

Michael Bernadino as attorney-in-fact pursuant to the powers of attorney dated February 14, 2002 attached hereto as exhibits B & C Marsico Management Holdings, L.L.C. By: /s/ Edward D. Bedard Edward D. Bedard Senior Vice President Marsico Capital Management, LLC By: /s/ Frances Amos Frances Amos **Compliance Counsel** NMS Services Inc. NMS Services (Cayman) Inc. By: _/s/ R. Kevin Beauregard_ R. Kevin Beauregard Vice President NATIONSBANC MONTGOMERY HOLDINGS CORPORATION By: /s/ Neil A. Cotty Neil A. Cotty President BANC OF AMERICA SECURITIES, LLC By: /s/ Wendy Goetz Wendy Goetz

Managing Director

BANC OF AMERICA INVESTMENT SERVICES, INC.

By: /s/ Ronald J. Newth

Ronald J. Newth

Chief Administrative Officer

EHXIBIT B - POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that Banc of America Advisors, LLC hereby makes, constitutes and appoints Michael Bernadino and Vince Faughnan, and each of them acting individually, its true and lawful attorney with power to act without any other and with full power of substitution, to prepare, execute, deliver and file in its name and on its behalf, all filings required under Section 13 of the Securities Exchange Act of 1934, and all exhibits thereto and all documents in support thereof or supplemental thereto, and any and all amendments or supplements to the foregoing, hereby ratifying and confirming all acts and things which said attorneys or attorney might do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, Banc of America Advisors, LLC has caused this power of attorney to be signed on its behalf as of the date indicated below.

BANC OF AMERICA ADVISORS, LLC

By: <u>/s/ Edward D. Bedard</u>

Edward D. Bedard

Managing Director

February 14, 2002

EXHIBIT C - POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that Banc of America Capital Management, LLC hereby makes, constitutes and appoints Michael Bernadino and Vince Faughnan, and each of them acting individually, its true and

lawful attorney with power to act without any other and with full power of substitution, to prepare, execute, deliver and file in its name and on its behalf, all filings required under Section 13 of the Securities Exchange Act of 1934, and all exhibits thereto and all documents in support thereof or supplemental thereto, and any and all amendments or supplements to the foregoing, hereby ratifying and confirming all acts and things which said attorneys or attorney might do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, Banc of America Capital Management, LLC has caused this power of attorney to be signed on its behalf as of the date indicated below.

BANC OF AMERICA CAPITAL MANAGEMENT, LLC

By: /s/ Edward D. Bedard

Edward D. Bedard

Managing Director

February 14, 2002