SLM CORP Form SC 13G/A February 13, 2004

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G

(Rule 13d-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT TO RULES 13d-1(b)(c), AND (d) AND AMENDMENTS THERETO FILED PURSUANT TO RULE 13d-2(b)

(Amendment No. 4)*

SLM CORPORATION	
(Name of Issuer)	
COMMON STOCK	
(Title of Class of Securities)	_
78442P106 (CUSIP Number)	-
December 31, 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. 78442P10	CUSIP No. 78442P106				
1	NAMES OF	REPORTING	G PERSONS		
	I.R.S. IDEN	TIFICATION	NO. OF ABOVE PERSONS (EN	ITITIES ONLY):	
	BANK OF A	AMERICA CO	DRPORATION 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				
NUMBER OF SI	HADES	5	SOLE VOTING POWER	0	
BENEFICIALLY O' EACH REPORTING	WNED BY	6	SHARED VOTING POWER	28,168,544	
WIII		7	SOLE DISPOSITIVE POWER	0	

^{*} 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.

		8	SHARED DISPOSITIVE POWER	42,310,882		
9						
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)					
11	PERCENT OF CLASS	REPRESENT	ED BY AMOUNT IN ROW (9)			
	9.4%					
12	TYPE OF REPORTING	G PERSON (SI	EE INSTRUCTIONS)			
	НС					

CUSIP No. 78442P1	CUSIP No. 78442P106				
1	NAMES OF	REPORTING	G PERSONS		
	I.R.S. IDEN	TIFICATION	NO. OF ABOVE PERSONS (EN	TITIES ONLY):	
	NB Holding	s Corporation			
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) []				
	(b)[]				
3	SEC USE ONLY				
4	CITIZENSI	HIP OR PLAC	E OF ORGANIZATION Delawar	re	
NUMBER OF S	UADES	5	SOLE VOTING POWER	0	
BENEFICIALLY O EACH REPORTING WITH	WNED BY	6	SHARED VOTING POWER	28,162,982	

i		I	İ		
			7 8	SOLE DISPOSITIVE POWER	0
			0	SHARED DISPOSITIVE POWER	38,261,320
9	AGGREO PERSON	GATE AMO	UNT BENEF	ICIALLY OWNED BY EAC	H REPORTING
	38,261,320	0			
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)	
	8.5%				
12	TYPE OF	REPORTING	G PERSON (SI	EE INSTRUCTIONS)	
	НС				
CUSIP N	Vo. 78442P1	06			
	1	NAMES OF	REPORTING	PERSONS	
		I.R.S. IDEN	TIFICATION	NO. OF ABOVE PERSONS (EN	ITITIES ONLY):
		Bank of Am	erica NA		
	2		IE APPROPR IONS) (a) []	IATE BOX IF A MEMBER OF	A GROUP (SEE
		(b) []			
	3 SEC USE ONLY				
	4	CITIZENSH	IIP OR PLAC	E OF ORGANIZATION USA	
				SOLE VOTING POWER	116,191
	NUMBER OF SHARES 5 BENEFICIALLY OWNED BY				

EACH R	EACH REPORTING PERSON 6 WITH		6	SHARED VOTING POWER	27,949,591
		7	SOLE DISPOSITIVE POWER	116,191	
			8	SHARED DISPOSITIVE POWER	38,047,929
9	AGGREGA' PERSON	те амоч	UNT BENEF	ICIALLY OWNED BY EAC	H REPORTING
	38,164,120				
10	CHECK IF T			MOUNT IN ROW (9) EXCLU	DES CERTAIN
	[]				
11	PERCENT O	F CLASS	REPRESENT	ED BY AMOUNT IN ROW (9)	
	8.5%				
12	TYPE OF RE	PORTING	PERSON (SI	EE INSTRUCTIONS)	
	ВК				
CUSIP N	o. 78442P106				
	1 N	AMES OF	REPORTING	G PERSONS	
	I.R.S. IDENTIFICATI ONLY):		ON NO. OF ABOVE PERSO	NS (ENTITIES	
Banc of America Capital I			erica Capital I	Management LLC	
2 CHECK THE APPROPR INSTRUCTIONS) (a) []				IATE BOX IF A MEMBER OF	A GROUP (SEE
	(b) []				
	3 S.	EC USE O	NLY		
	4 C	TITIZENSH	HIP OR PLAC	E OF ORGANIZATION NC	

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			SOLE VOTING POWER	237,781	
NUMBER OF SHARES		5	SHARED VOTING POWER	0	
	CIALLY OWNED BY REPORTING PERSON WITH	O O	SOLE DISPOSITIVE POWER	246,981	
		7			
		8	SHARED DISPOSITIVE	0	
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON				
	246,981				
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)				
	[]				
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)				
	0.1%				
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)				
	IA				

CUSIP No. 78442P10	CUSIP No. 78442P106				
1	NAMES OF REPORTING PERSONS				
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):				
	Banc of America Advisors, 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 OF ORGANIZATION NC				
			5	SOLE VOTING POWER	0
	MBER OF SI		6	SHARED VOTING POWER	5,004,858
EACH F	REPORTING PERSON WITH		7	SOLE DISPOSITIVE POWER	0
			8	SHARED DISPOSITIVE	5,004,858
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON				
	5,004,858				
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)				
	[]				
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)				
	1.1%				
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):				
	Marsico Management Holdings, L.L.C.				
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) []				
	(b)[]				

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	3	SEC USE O	NLY		
,	4	CITIZENSHIP OR PLACE OF ORGANIZATION Delaware			
			5	SOLE VOTING POWER	0
BENEFI		WNED BY	6	SHARED VOTING POWER	27,703,035
EACH F	ACH REPORTING PERSON WITH		7	SOLE DISPOSITIVE POWER	0
			8	SHARED DISPOSITIVE	37,792,173
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON				
	37,792,173				
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)				
	[]				
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)				
	8.4%				
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)				
	НС				

CUSIP No. 78442P1	CUSIP No. 78442P106				
1	NAMES OF REPORTING PERSONS				
	I.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 O		NLY				
	4	CITIZENSI	HIP OR PLAC	E OF ORGANIZATION Delawar	re	
	NUMBER OF SHARES BENEFICIALLY OWNED BY		5	SOLE VOTING POWER	27,703,035	
BENEFI			6	SHARED VOTING POWER	0	
EACH REPORTING PERSON WITH		7	SOLE DISPOSITIVE POWER	37,792,173		
			8	SHARED DISPOSITIVE	0	
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON					
	37,792,17	2,173				
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)					
	[]					
11	PERCEN'	ERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)				
	8.4%					
12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)					
	IA					

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 (S INSTRUCTIONS) (a) []			A GROUP (SEE	
		(b) []				
	3	SEC USE O	NLY			
	4	CITIZENSE	IIP OR PLAC	E OF ORGANIZATION Delawar	e	
			5	SOLE VOTING POWER	0	
BENEFI	NUMBER OF SHARES BENEFICIALLY OWNED BY		6	SHARED VOTING POWER	5,562	
EACH REPORTING PERSON WITH		7	SOLE DISPOSITIVE POWER	0		
			8	SHARED DISPOSITIVE	4,049,562	
9	9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON**					
	4,049,562					
10	10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)					
	[]					
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)					
	0.9%					
12	TYPE OF	REPORTING	G PERSON (SI	EE INSTRUCTIONS)		
	СО					

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 GROUD INSTRUCTIONS) (a) []				
		(b) []				
	3	SEC USE O	NLY			
	4	CITIZENSE	IIP OR PLAC	E OF ORGANIZATION Cayman	Islands	
			5	SOLE VOTING POWER	5,562	
BENEFI	NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		6	SHARED VOTING POWER	0	
EACH F			7	SOLE DISPOSITIVE POWER	5,562	
			8	SHARED DISPOSITIVE	4,044,000	
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON**					
	4,049,562					
10		IF THE AGO (SEE INSTRU		MOUNT IN ROW (9) EXCLU	DES CERTAIN	
	[]					
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)					
	0.9%					
12	TYPE OF	REPORTING	FERSON (SI	EE 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 TH INSTRUCT		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			
			5	SOLE VOTING POWER	0		
BENEF	NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		MBER OF SHARES			SHARED VOTING POWER	97,200
EACH I			7	SOLE DISPOSITIVE POWER	0		
			8	SHARED DISPOSITIVE	97,200		
9	9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON						
	97,200						
10	10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)						
	[]						
11	11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)						
	0.0%						
12	TYPE OF	REPORTING	PERSON (SE	E INSTRUCTIONS)			
	НС						

CUSIP No. 78442P106						
	1 NAMES C		F REPORTING PERSONS			
		I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):				
		Banc of Ame	erica Securities	s, LLC		
:	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 Delaware		
	NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		5	SOLE VOTING POWER	97,200	
BENEFI			6	SHARED VOTING POWER	0	
EACH F			7	SOLE DISPOSITIVE POWER	97,200	
			8	SHARED DISPOSITIVE	0	
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON					
	97,200					
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	lo. 78442P10)6					
	1 NAMES OF REPORTING PERSONS						
I.R.S. IDEN ONLY):		NTIFICATION NO. OF ABOVE PERSONS (ENTITIES					
		Banc of Ame	erica Investmer	nt Services, Inc.			
	2		CK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE RUCTIONS) (a) []				
		(b) []					
	3	SEC USE O	NLY				
	4	CITIZENSH	IP OR PLACE	OF ORGANIZATION FL			
			_	SOLE VOTING POWER	8,775		
BENEF	NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH			SHARED VOTING POWER	0		
EACH I				SOLE DISPOSITIVE POWER	8,775		
				SHARED DISPOSITIVE	0		
9	AGGREO PERSON	GATE AMOU	JNT BENEFI	POWER CIALLY OWNED BY EACH	REPORTING		
	8,775						
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	r 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, 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	٤.
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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 the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2004

Bank of America Corporation

Bank of America NA

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 a exhibits B & C
Marsico Management Holdings, L.L.C.
By: <u>/s/ Edward D. Bedard</u>
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: /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/ Richard M. Romine

Richard M. Romine

Vice President

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: February 13, 2004

Bank of America Corporation

Bank of America NA

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

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: <u>/s/ R. Kevin Beauregard</u>
R. Kevin Beauregard
Vice President
NATIONSBANC MONTGOMERY HOLDINGS CORPORATION
NATIONSBANC MONTGOMERY HOLDINGS CORPORATION By: _/s/ Neil A. Cotty
By: _/s/ Neil A. Cotty
By: /s/ Neil A. Cotty Neil A. Cotty
By: _/s/ Neil A. Cotty Neil A. Cotty President
By: _/s/ Neil A. Cotty Neil A. Cotty President BANC OF AMERICA SECURITIES, LLC
By: _/s/ Neil A. Cotty Neil A. Cotty President BANC OF AMERICA SECURITIES, LLC By: _/s/ Wendy Goetz
By: _/s/ Neil A. Cotty Neil A. Cotty President BANC OF AMERICA SECURITIES, LLC By: _/s/ Wendy Goetz Wendy Goetz
By: _/s/ Neil A. Cotty Neil A. Cotty President BANC OF AMERICA SECURITIES, LLC By: _/s/ Wendy Goetz Wendy Goetz Managing Director
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.

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: /s/ Edward D. Bedard

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