

**Customer service information**

-  1.888.BUSINESS (1.888.287.4637)
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

SCHAMBS PROPERTY MANAGEMENT GROUP INC  
109 NEW EDITION CT  
CARY, NC 27511-4450

## Your Business Advantage Relationship Banking Preferred Rewards for Bus Platinum Honors

for November 1, 2024 to November 30, 2024

Account number: 4870 0940 2811

**SCHAMBS PROPERTY MANAGEMENT GROUP INC**

### Account summary

|  |                    |
|--|--------------------|
| Beginning balance on November 1, 2024      | \$57,853.59        |
| Deposits and other credits                 | 82,583.00          |
| Withdrawals and other debits               | -81,883.58         |
| Checks                                     | -4,191.21          |
| Service fees                               | -30.00             |
| <b>Ending balance on November 30, 2024</b> | <b>\$54,331.80</b> |

- # of deposits/credits: 70
- # of withdrawals/debits: 65
- # of items-previous cycle<sup>1</sup>: 10
- # of days in cycle: 30
- Average ledger balance: \$79,358.43
- <sup>1</sup>Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



As your dedicated Small Business Specialist, I'm here to help with all of your business's financial needs and priorities.

**Contact me today.**

Jaime Moreno  
704.326.7273  
[jaime.e.moreno@bofa.com](mailto:jaime.e.moreno@bofa.com)

SSM-09-23-0714.B | 5972504

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**How to Contact Us** - You may call us at the telephone number listed on the front of this statement.

**Updating your contact information** - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

**Deposit agreement** - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

**Electronic transfers: In case of errors or questions about your electronic transfers** - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

**Reporting other problems** - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

**Direct deposits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2024 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

| Date     | Description   | Amount   |
|----------|---|----------|
| 11/01/24 | Zelle payment from AURA MAQUIN XUC for "Rants"; Conf# lx9bhch7x   | 1,650.00 |
| 11/01/24 | Zelle payment from JOSE AMAYA TREJO Conf# TOY6NPBCL   | 1,650.00 |
| 11/01/24 | Zelle payment from CHELSEA PICKENS for "1501 Bear Brook- Pickens & Drost November Rent"; Conf# 0IR6HS21J          | 1,495.00 |
| 11/01/24 | Zelle payment from AMY KORB for "8501 Mission Hills Road November 2024 rent"; Conf# u3mo8ggnm                     | 1,450.00 |
| 11/01/24 | Zelle payment from AMARACHI EZE for "1032 Marble St Apt G rent"; Conf# 99aqeqpw6                                  | 1,175.00 |
| 11/01/24 | Cash App DES:* Cash App ID:T3J90482J7ZOMFS INDN:Brian Schambs CO ID:8800429876 PPD                                | 1,000.00 |
| 11/01/24 | Zelle payment from HANNAH POPP for "Nov Rent"; Conf# ri2j2ibxv  | 1,000.00 |
| 11/01/24 | SKYLA FCU DES:P2P ID:MILTON KIDD INDN:KIDD,MILTON CO ID:0253075028 WEB  | 950.00   |
| 11/01/24 | Counter Credit  | 895.00   |
| 11/01/24 | Zelle payment from RESHANDA SMITH for "Rent payment 2328 Pruitt street"; Conf# v0v53whlw                          | 732.00   |
| 11/01/24 | Cash App DES:* Cash App ID:T3V1PG3QCQ1SJPG INDN:Brian Schambs CO ID:8800429876 PPD                                | 637.50   |
| 11/04/24 | Zelle payment from EDGAR MAQUIN XUC for "733 ascot dr"; Conf# pogrsg6tg   | 1,650.00 |
| 11/04/24 | Zelle payment from MARCHELL SURRATTLEWIS for "17019 Greenlawn hills ct"; Conf# 090985829                          | 1,525.00 |
| 11/04/24 | Zelle payment from WILFREDO PADILLA for "8212 IVY HOLLOW DR CLT."; Conf# TOY6ZN6YZ                                | 1,525.00 |
| 11/04/24 | Zelle payment from RACHEL RENDE for "5101 glen view ct Nov"; Conf# rn58w7m8w                                      | 1,450.00 |
| 11/04/24 | Zelle payment from Dania Dalila Garin Ramos for "RENT PAYMENT MONTH OF NOVEMBER 6308 MCBRIDE ST"; Conf# 266979975 | 1,325.00 |
| 11/04/24 | BKOFAMERICA BC 11/04 #000001323 FR CHKG   | 1,260.00 |
| 11/04/24 | Counter Credit  | 1,225.00 |
| 11/04/24 | Online Banking transfer Confirmation# 7174225633  | 700.00   |
| 11/04/24 | Cash App DES:* Cash App ID:T385GVNN4EKKPYE INDN:Brian Schambs CO ID:8800429876 PPD                                | 647.50   |

continued on the next page

**New! Wire transfers in the Mobile Banking app**

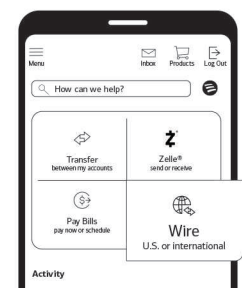
Now you can send domestic and international wire transfers in our app and Online Banking.

Learn more at [bofa.com/wiretransfers](https://bofa.com/wiretransfers).

Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. Fees apply to wire transfers. See the Online Banking Service Agreement at [bankofamerica.com](https://bankofamerica.com). Data connection required. Carrier fees may apply.

SSM-01-24-2438.B | 5546710

Available in English and Spanish



## Deposits and other credits - continued

| Date     | Description  | Amount   |
|----------|--|----------|
| 11/04/24 | Counter Credit   | 500.00   |
| 11/05/24 | Zelle payment from BRYAN HERNANDEZMORENO Conf# tir1ulkzh   | 1,675.00 |
| 11/05/24 | Zelle payment from JOSE HENRIQUEZ Conf# TOY73FRBV  | 1,625.00 |
| 11/05/24 | Counter Credit   | 1,595.00 |
| 11/05/24 | Cash App DES:* Cash App ID:T3WK7AHZAQ4ZXXM INDN:Brian Schambs CO<br>ID:8800429876 PPD                | 1,595.00 |
| 11/05/24 | HCV DES:CharlottHA ID:XXXXXXXXX INDN:SCHAMBS PROPERTY MANAGEME CO<br>ID:2566000560 CCD               | 1,570.00 |
| 11/05/24 | Zelle payment from HALEY LOVE for "NOV RENT"; Conf# TOY73DLC5  | 1,350.00 |
| 11/05/24 | Zelle payment from LOPEZ SERVICES 1 LLC Conf# jptoy6zei  | 1,295.00 |
| 11/05/24 | Zelle payment from Lela Renea Graves Conf# XXXXXXXXXX  | 1,150.00 |
| 11/05/24 | Zelle payment from ARACELI MARTIN for "November rent"; Conf# o1lojdzj9                               | 1,025.00 |
| 11/05/24 | Counter Credit   | 975.00   |
| 11/05/24 | Cash App DES:* Cash App ID:T3F6SJB6WT26GA9 INDN:Brian Schambs CO<br>ID:8800429876 PPD                | 975.00   |
| 11/05/24 | Cash App DES:* Cash App ID:T3CHDKCG6P3Q1DR INDN:Brian Schambs CO<br>ID:8800429876 PPD                | 895.00   |
| 11/05/24 | Cash App DES:* Cash App ID:T3YJAB61KC23P85 INDN:Brian Schambs CO<br>ID:8800429876 PPD                | 895.00   |
| 11/05/24 | Cash App DES:* Cash App ID:T30JRG1QDGBY13 INDN:Brian Schambs CO<br>ID:8800429876 PPD                 | 637.50   |
| 11/05/24 | Cash App DES:* Cash App ID:T3Q12CYACPX49CH INDN:Brian Schambs CO<br>ID:8800429876 PPD                | 27.16    |
| 11/06/24 | Cash App DES:* Cash App ID:T3VM7DYAT7PG4AG INDN:Brian Schambs CO<br>ID:8800429876 PPD                | 1,825.00 |
| 11/06/24 | Zelle payment from CHRISTINA KELLER for "RENT NOVEMBER 2024 KELLER NATIONS FORD";<br>Conf# TOY76QWCM | 1,675.00 |
| 11/06/24 | Zelle payment from JOSHUA JOY for "NOVEMBER RENT"; Conf# TOY7532MH                                   | 1,575.00 |
| 11/06/24 | Cash App DES:* Cash App ID:T38PJ655YTBKRN INDN:Brian Schambs CO<br>ID:8800429876 PPD                 | 1,425.00 |
| 11/06/24 | Zelle payment from KEVIN INESTROZA RIVERA Conf# TOY75BHMJ  | 975.00   |
| 11/06/24 | Zelle payment from TANYA RAY Conf# n17jj4nm6   | 160.00   |
| 11/07/24 | Cash App DES:* Cash App ID:T331SSRR39CKK84 INDN:Brian Schambs CO<br>ID:8800429876 PPD                | 1,594.00 |
| 11/07/24 | Zelle payment from BRYAN HERNANDEZMORENO Conf# y84ijnf1s   | 20.00    |
| 11/08/24 | Counter Credit   | 1,695.50 |
| 11/08/24 | Zelle payment from TANYA RAY Conf# kha4zkc2  | 840.00   |
| 11/08/24 | Cash App DES:* Cash App ID:T33ZH304XQC71C7 INDN:Brian Schambs CO<br>ID:8800429876 PPD                | 55.00    |
| 11/12/24 | Zelle payment from SORAINY TEJADA FRIAS Conf# m0ze9sub5  | 1,895.00 |

continued on the next page

**Deposits and other credits - continued**

| Date     | Description  | Amount   |
|----------|--|----------|
| 11/12/24 | Counter Credit   | 1,000.00 |
| 11/12/24 | Zelle payment from ROBERT BURGMEIER Conf# tn5bfud8f  | 375.00   |
| 11/13/24 | Cash App DES:* Cash App ID:T3D7CEK13BGA0BM INDN:Brian Schambs CO<br>ID:8800429876 PPD  | 1,100.00 |
| 11/13/24 | Online Banking transfer Confirmation# 7752314943   | 426.68   |
| 11/15/24 | SCHAMBS PROPERTY MA DES:secdep xfr ID:Trust 1 - 1017 INDN:SCHAMBS Property Managemen CO<br>ID:XXXXXXXXX CCD PMT INFO:804 J Cabrera | 1,695.00 |
| 11/18/24 | BKOFAMERICA MOBILE 11/18 3708450308 DEPOSIT *MOBILE NC   | 898.00   |
| 11/19/24 | Counter Credit   | 400.00   |
| 11/20/24 | Zelle payment from TANYA RAY Conf# om023hjmi   | 1,000.00 |
| 11/21/24 | Zelle payment from JOSE ULLOA Conf# TOY8HV6HS  | 2,000.00 |
| 11/21/24 | Counter Credit   | 1,300.00 |
| 11/22/24 | Zelle payment from PAULA CATALAN Conf# TOY8P385M   | 700.00   |
| 11/22/24 | Zelle payment from DEBORAH BURLANDO for "5425 Kinsale DW panel refund"; Conf# ps0yrv3c7  | 36.81    |
| 11/25/24 | Zelle payment from JULIA FAISON for "DECEMBER RENT"; Conf# TOY8WSHW4   | 795.00   |
| 11/25/24 | Cash App DES:* Cash App ID:T3T7KZV26ZE97D8 INDN:Brian Schambs CO<br>ID:8800429876 PPD  | 600.00   |
| 11/26/24 | Cash App DES:* Cash App ID:T36B80E8P682K7B INDN:Brian Schambs CO<br>ID:8800429876 PPD  | 1,395.00 |
| 11/26/24 | Zelle payment from BRANDON OSTORGA for "6317 Nations Ford - 1 of 2"; Conf# OIRV1AYCO   | 900.00   |
| 11/27/24 | Counter Credit   | 600.00   |
| 11/27/24 | Zelle payment from BRANDON OSTORGA for "6317 Nations Ford - 2 of 2"; Conf# OIRV1AYJQ   | 250.00   |
| 11/29/24 | Online Banking transfer from CHK 6241 Confirmation# 7591665694   | 8,123.35 |
| 11/29/24 | Zelle payment from CHELSEA PICKENS for "Pickens & Drost - 1501 Bear Brook December Rent";<br>Conf# OIRY33QWK                       | 1,495.00 |
| 11/29/24 | Counter Credit   | 1,300.00 |
| 11/29/24 | Zelle payment from RESHANDA SMITH for "Rent payment for the month of December 2328 Pru";<br>Conf# svaj0zk8d                        | 732.00   |

**Total deposits and other credits** **\$82,583.00**

**Withdrawals and other debits**

| Date     | Description                                      | Amount    |
|----------|--|-----------|
| 11/01/24 | Online transfer Confirmation# uakwy177i          | -2,298.33 |
| 11/01/24 | Online Banking transfer Confirmation# 7948419343 | -1,650.00 |
| 11/01/24 | Online Banking transfer Confirmation# 7849364005 | -285.00   |

*continued on the next page*

**Withdrawals and other debits - continued**

| Date     | Description  | Amount    |
|----------|--|-----------|
| 11/04/24 | Online Banking transfer Confirmation# 7863593494                               | -38.25    |
| 11/04/24 | Online transfer Confirmation# sosozejdz  | -75.00    |
| 11/04/24 | Online Banking transfer Confirmation# 7563751381                               | -55.00    |
| 11/04/24 | Online Banking transfer Confirmation# 7273932985                               | -1,401.72 |
| 11/04/24 | Online Banking transfer Confirmation# 7573937250                               | -700.00   |
| 11/04/24 | Online Banking transfer Confirmation# 7174213251                               | -700.00   |
| 11/04/24 | TRANSFER SCHAMBS PROPERTY MANAGE:Steve Wentz Heating Confirmation# 0476139644  | -1,950.00 |
| 11/05/24 | Online Banking transfer Confirmation# 7280538962                               | -1,213.00 |
| 11/05/24 | TRANSFER SCHAMBS PROPERTYMANAGE:Steve Wentz Heating Confirmation# 3984430025   | -5,500.00 |
| 11/05/24 | TRANSFER SCHAMBS PROPERTY MANAGE:Spencer's Plumbing S Confirmation# 1484482464 | -247.00   |
| 11/05/24 | TRANSFER SCHAMBS PROPERTY MANAGE:Spencer's Plumbing S Confirmation# 0584508729 | -158.00   |
| 11/05/24 | DUKE ENERGY CAROLINAS Bill Payment   | -29.59    |
| 11/05/24 | PIEDMONT NATURAL GAS COMPANY Bill Payment                                      | -20.40    |
| 11/05/24 | PIEDMONT NATURAL GAS COMPANY Bill Payment                                      | -17.16    |
| 11/05/24 | PIEDMONT NATURAL GAS COMPANY Bill Payment                                      | -10.70    |
| 11/05/24 | PIEDMONT NATURAL GAS COMPANY Bill Payment                                      | -10.70    |
| 11/05/24 | PIEDMONT NATURAL GAS COMPANY Bill Payment                                      | -10.70    |
| 11/06/24 | Zelle payment to Darlin Escobar for "5425 Kinsale"; Conf# s5yl306rp            | -2,515.00 |
| 11/06/24 | Piedmont Natural Gas Company Bill Payment                                      | -89.91    |
| 11/12/24 | Online Banking transfer Confirmation# 7523915767                               | -1,000.00 |
| 11/12/24 | Online Banking transfer Confirmation# 7923948148                               | -895.00   |
| 11/12/24 | Online Banking transfer Confirmation# 7335590985                               | -974.04   |
| 11/12/24 | Online transfer Confirmation# s1d7cpxd8  | -1,160.00 |
| 11/12/24 | City of Charlotte NC Bill Payment  | -19.99    |
| 11/13/24 | Online Banking transfer Confirmation# 7852250102                               | -426.68   |
| 11/13/24 | Online Banking transfer Confirmation# 7952274248                               | -40.21    |
| 11/13/24 | Online Banking transfer Confirmation# 7752299853                               | -26.78    |
| 11/13/24 | DUKE ENERGY CAROLINAS Bill Payment   | -82.60    |
| 11/13/24 | PIEDMONT NATURAL GAS COMPANY Bill Payment                                      | -39.80    |
| 11/14/24 | Online Banking transfer Confirmation# 7557979761                               | -1,100.00 |
| 11/14/24 | Zelle payment to Maria House Cleaning LLC for "5425 Kinsale"; Conf# xwhu1jbq6  | -459.80   |
| 11/14/24 | Online Banking transfer Confirmation# 7459397215                               | -1,525.00 |
| 11/14/24 | Online Banking transfer Confirmation# 7759566858                               | -1,695.00 |
| 11/14/24 | TRANSFER SCHAMBS PROPERTY MANAGE:Steve Wentz Heating Confirmation# 1361174626  | -4,700.00 |
| 11/14/24 | Duke Energy Carolinas Bill Payment   | -68.95    |

*continued on the next page*

**Withdrawals and other debits - continued**

| Date     | Description  | Amount     |
|----------|--|------------|
| 11/14/24 | Duke Energy Carolinas Bill Payment   | -25.41     |
| 11/18/24 | Zelle payment to Ben Slavenburg Handyman Services for "1515 Chelveston"; Conf# p6notedum | -1,695.76  |
| 11/18/24 | Zelle payment to Ben Slavenburg Handyman Services for "1028 Marble"; Conf# mqkxdydkc     | -112.69    |
| 11/18/24 | Online Banking transfer Confirmation# 7575596156   | -69.37     |
| 11/19/24 | Online Banking transfer Confirmation# 7601736534   | -658.78    |
| 11/20/24 | Online Banking transfer Confirmation# 8010620725   | -502.79    |
| 11/25/24 | Zelle payment to Ben Slavenburg Handyman Services for "1515 Chelveston"; Conf# ryehq9rcv | -2,792.51  |
| 11/25/24 | Online transfer Confirmation# tkgm0yu7g;   | -390.00    |
| 11/26/24 | Online Banking transfer Confirmation# 7161977099   | -700.00    |
| 11/26/24 | PIEDMONT NATURAL GAS COMPANY Bill Payment  | -62.45     |
| 11/26/24 | CITY OF CHARLOTTE NC Bill Payment  | -34.98     |
| 11/26/24 | CITY OF CHARLOTTE Bill Payment   | -29.72     |
| 11/26/24 | DUKE ENERGY CAROLINAS Bill Payment   | -24.74     |
| 11/29/24 | Zelle payment to Ben Slavenburg Handyman Services for "1515 Chelveston"; Conf# jo0zqk7h5 | -1,702.31  |
| 11/29/24 | Online Banking transfer Confirmation# 8091584599   | -5,741.23  |
| 11/29/24 | Online Banking transfer Confirmation# 7591669849   | -19,198.00 |
| 11/29/24 | Online Banking transfer Confirmation# 7191674189   | -11,144.75 |
| 11/29/24 | Online Banking transfer Confirmation# 7291676925   | -3,514.40  |
| 11/29/24 | City of Charlotte Bill Payment   | -101.55    |
| 11/29/24 | City of Charlotte Bill Payment   | -99.73     |
| 11/29/24 | City of Charlotte NC Bill Payment  | -46.42     |
| 11/29/24 | Duke Energy Carolinas Bill Payment   | -19.63     |
| 11/29/24 | Piedmont Natural Gas Company Bill Payment  | -16.35     |
| 11/29/24 | Piedmont Natural Gas Company Bill Payment  | -10.70     |

**Total withdrawals and other debits** **-\$81,883.58**

**Checks**

| Date                     | Check # | Amount             |
|--------------------------|---------|--------------------|
| 11/04/24                 | 6852    | -4,191.21          |
| <b>Total checks</b>      |         | <b>-\$4,191.21</b> |
| <b>Total # of checks</b> |         | <b>1</b>           |

## Service fees

The Monthly Fee on your primary Business Advantage Relationship Banking account was waived for the statement period ending 10/31/24. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ✓ \$15,000+ combined average monthly balance in linked business accounts has been met
- ✓ Become a member of Preferred Rewards for Business has been met

For information on Small Business products and services or to link an existing account, please call 1.888.BUSINESS. For more information about the Preferred Rewards for Business program and which fees can be waived based on account eligibility and enrollment, see the Business Schedule of Fees located at [bankofamerica.com/businessfeesataglance](http://bankofamerica.com/businessfeesataglance).

| Date     | Transaction description                    | Amount |
|----------|--|--------|
| 11/07/24 | ONLINE BUSINESS SUITE DIRECT PMT >20 TRANS | -20.00 |
| 11/07/24 | ONLINE BUSINESS SUITE DIRECT PMT SERVICES  | -10.00 |

**Total service fees** **-\$30.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

## Daily ledger balances

| Date  | Balance (\$) | Date  | Balance(\$) | Date  | Balance (\$) |
|-------|--------------|-------|-------------|-------|--------------|
| 11/01 | 66,254.76    | 11/13 | 88,354.66   | 11/21 | 83,034.11    |
| 11/04 | 68,951.08    | 11/14 | 78,780.50   | 11/22 | 83,770.92    |
| 11/05 | 79,018.49    | 11/15 | 80,475.50   | 11/25 | 81,983.41    |
| 11/06 | 84,048.58    | 11/18 | 79,495.68   | 11/26 | 83,426.52    |
| 11/07 | 85,632.58    | 11/19 | 79,236.90   | 11/27 | 84,276.52    |
| 11/08 | 88,223.08    | 11/20 | 79,734.11   | 11/29 | 54,331.80    |
| 11/12 | 87,444.05    |       |             |       |              |



## Check images

Account number: 4870 0940 2811

Check number: 6852 | Amount: \$4,191.21

|  |  |                                   |                       |
|--|--|-----------------------------------|-----------------------|
| SCHAMBS PROPERTY MANAGEMENT GROUP INC<br>699 NEW LONDON CT<br>GARY NC 27511-4450 |  | Bank of America<br>AC1157 5520098 | 6852<br>#612C<br>J271 |
| PAY TO THE ORDER OF <u>L+C Cabinetry</u>   |  | <u>Nov 11 2024</u>                | Please Print Name     |
| For thousand one hundred ninety one and <u>21/100</u> DOLLARS                    |  | \$4,191.21                        |                       |
| MEMO   |  | <u>B. Schamb</u>                  | Print Signature       |
| *006652* :08 2000073: 487009402811*  |  |                                   |                       |

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank