

IP v2

FINTECH	PROCESS	OWNERSHIP
CHAIN FREE® + Home Owners Plan™	How it Works	LARMA (1)
CHAIN MENDER®	How it Works	
VAL FREE®	How it Works	
SMART MOVE®	How it Works	

TRADEMARKS	No.	RENEWAL DATE	OWNERSHIP
Albani®	3153136	04.03.26	LARMA
CHAIN FREE®	2437005	28.10.26	
CHAIN MENDER®	2268786	01.05.31	
Fall Back Price®	2508456	07.07.27	
VAL FREE®	2442655	03.01.27	
SMART MOVE®	2460731	07.07.27	
CHAIN FREE® with CHAIN MENDER®	2437006	28.10.26	
Provisional Price™			
Home Owners Plan™			

DOMAIN NAMES		RENEWAL DATE	OWNERSHIP
albani.finance		24 February	LARMA
albanifinance.com		15 August	
valfreemortgages.com		25 August	

(1) LARMA Settlement (an Apponyi family trust)

IMPORTANT POINT: See [Barriers to Entry + Difficult to Replicate](#)