PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Know what could kill your financing — before you submit.

PAIUL reads your deal the way a lender's underwriter will — sponsor, asset, market, structure and context — and shows you the deal-killers, the fixes and your Funding Score™ before you apply.



THE PROBLEM

Funding problems are often discovered too late.

▲ The real issue surfaces late

Weeks into underwriting, a coverage, leverage or documentation problem appears that was there from day one.

▲ A decline with no clear reason

The answer comes back “no” — without telling you what to change for the next lender.

▲ Terms move at the last minute

Loan size, rate or conditions get re-traded after time and money are already committed.

▲ Nobody tells you what to fix first

You have a list of possible problems but no order of priority.

THE PAIUL IDEA

Put intelligence before the lender.



Analyze

Organize the deal inputs



Diagnose

Flag the likely obstacles



Fix

Model the changes that matter



Re-score

See the new Funding Score™



Submit

Approach capital prepared

> **Predictive Funding Intelligence** is the analysis of a financing transaction before formal lender underwriting to identify funding readiness, potential underwriting friction, deal improvement opportunities and capital-structure considerations.

FIVE PILLARS

A common language for funding readiness.

01

Sponsor

Experience, credit, liquidity and financial capacity

02

Asset

Property type, condition, occupancy and income

03

Market

Location, demand, supply and market conditions

04

Structure

Leverage, coverage, loan terms and equity

05

Context

Timing, documentation, purpose and transaction circumstances

Every deal is read across all five pillars and scored on one 1–1,000 scale, from a framework of 300 defined variables.

THE OUTPUT

Funding Score + Deal Killers + Fix Areas

DEAL

Loan, value, NOI, DSCR, occupancy, credit, purpose

SCORE



Guarded

DEAL KILLERS

- ▲ Coverage below the lender minimum
- ▲ Loan larger than the income supports

FIXES

- ✓ Right-size the request
- ✓ Lift or document NOI

NEW SCORE



Moderate

ILLUSTRATIVE Retail refinance sample, loan right-sized 5% — scores from the live engine.

ILLUSTRATIVE USE CASE — COMMERCIAL BORROWER

Retail strip center refinance · Charlotte, NC

THE DEAL AS SUBMITTED

Loan requested	$3,100,000
Value	$4,600,000
LTV	67.4%
NOI	$285,000
DSCR (as entered)	1.14x
Occupancy	88%
Credit	700–739

WHAT PAIUL SEES



Guarded

- ▲ Tight debt-service coverage (1.14x) — lenders typically need 1.20x+
- ▲ DSCR is the binding constraint — requested loan exceeds what it supports

POTENTIAL FIX → REASSESSMENT

✓ Right-size the loan about 5% (to $2,945,000)



Moderate

DSCR 1.14x → 1.20x — clears the 1.20x minimum

ILLUSTRATIVE · SCORED LIVE BY THE PAIUL ENGINE

Resolving an issue does not guarantee approval. Open this deal and move the levers: app.paiul.net/demo-center.php?s=retail-strip-refinance

WORKFLOW

Where PAIUL fits.

Deal side YOU

borrower, broker, sponsor, advisor

Deal information → Action: fix, restructure, document

PAIUL

pre-underwriting support

Funding Score™ · deal-killers · fix path ↑↓

Capital

independent credit decision

Underwriting, diligence and approval — unchanged

PAIUL sits upstream of the credit decision. Users remain responsible for their information; capital providers keep their own underwriting standards and approval authority.

VALUE FOR COMMERCIAL BORROWERS

Know what could kill your financing — before you submit.

1

Earlier diagnosis

See what could stall the loan before time and money are committed to one lender.

2

More consistent preparation

Walk in with numbers that reconcile and the obvious questions already answered.

3

Clearer next steps

Know which change matters most — loan size, income, occupancy or documentation.

PRODUCT PATH

Your recommended next step

01 **Free QuickScan** — **Free**

Your Funding Score™, the top deal-killers and the fixes to explore — about 3 minutes, no credit pull.

LIVE

02 **$199 Deal Readiness Report** — **$199**

The full 1–1,000 analysis: deal-killers by severity, the lender's likely questions and a modeled fix path.

LIVE

03 **Tailored intelligence** — **From $499**

$499 Refinance Intelligence · $1,500 Funding Strategy · Deal Rescue for deals already in trouble.

LIVE

Live = available today. Pilot = offered to a small group of founding partners. In development = not yet available. Prices and availability as of 2026-10-13.

ABOUT THE FOUNDER

Built from the originator's seat.



Jeff LaVigne

Founder & CEO, PAIUL™

Jeff LaVigne is the Founder and CEO of PAIUL™ — Predictive Funding Intelligence, an AI-driven commercial financing intelligence platform developed from his years of experience originating commercial real estate loans.

Throughout his career, Jeff observed a persistent disconnect between borrowers, brokers and lenders: fragmented document collection, inconsistent underwriting requirements, and critical financing obstacles frequently discovered too late in the loan process.

Recognizing the need for a more proactive approach, Jeff created PAIUL to help commercial borrowers and financing professionals identify potential underwriting issues, assess funding readiness, improve deal structures, and prepare more intelligently for lender review.

PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Know your deal before the lender does.

Run the Free QuickScan →

app.paiul.net/paiul-quickscan.php

Free · about 3 minutes · no credit pull

10 sample analyses: app.paiul.net/demo-center.php

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PAIUL™ (Proprietary AI Underwriting Language) is a Predictive Funding Intelligence™ platform for commercial and investment real estate. PAIUL provides funding-readiness intelligence — not a loan approval, commitment or guarantee. Capital providers retain their own underwriting standards and approval authority.