PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

# Know which deals are lender-ready before spending time placing them.

Run a client's deal through PAIUL before you package it: the Funding Score™, the likely deal-killers and the fixes — so your time goes to the deals that can be placed.

THE PROBLEM

# Funding problems are often discovered too late.

### ▲ Time spent on deals that can't close

Weeks of packaging and outreach go into a deal whose coverage or leverage was never going to work.

### ▲ Client expectations set too high

The loan a client expects doesn't match what the income and the value support.

### ▲ Lender feedback arrives late

The real objection surfaces after the package is in front of capital — with your credibility attached.

### ▲ No consistent way to screen

Deals are judged by instinct, so it's hard to compare opportunities or explain priorities to clients.

THE PAIUL IDEA

# Put intelligence before the lender.




**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 — CRE BROKER

# Suburban office acquisition, 68% occupied · Denver, CO

## THE DEAL AS SUBMITTED

| | |
|---|---|
| Loan requested | $5,500,000 |
| Value | $7,800,000 |
| LTV | 70.5% |
| NOI | $470,000 |
| DSCR (as entered) | 1.05x |
| Occupancy | 68% |
| Credit | 740–779 |

## WHAT PAIUL SEES




**Low**

- ▲ Tight debt-service coverage (1.05x) — lenders typically need 1.20x+
- ▲ DSCR is the binding constraint — requested loan exceeds what it supports

## POTENTIAL FIX → REASSESSMENT

✓ Right-size the request 15% (to $4,675,000) before placing it




**Moderate**

DSCR 1.05x → 1.24x — now a placeable deal

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=suburban-office-vacancy

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 CRE BROKERS

# Know which deals are lender-ready before spending time placing them.

1

## Screen before you place

Know which deals are ready, which need work and which to pass on — before outreach starts.

2

## Better client conversations

Show clients, with numbers, why the request needs to change and what it takes.

3

## Stronger lender relationships

Send packages whose numbers reconcile and whose obvious questions are already answered.

PRODUCT PATH

# Your recommended next step

**01**

## Free QuickScan on a client deal

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

**Free**

LIVE

**02**

## $199 Deal Readiness Report

The full 1–1,000 analysis to walk your client through before the package goes out.

**$199**

LIVE

**03**

## Broker partner access

Multi-deal use and co-branded (white-label) reports for your brokerage.

**Founding partners**

PILOT

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 a QuickScan on a Deal →**

app.paiul.net/paiul-quickscan.php

Free · about 3 minutes · no credit pull

Ask about broker partner access: app.paiul.net/pitch-decks/cre-broker

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

**PAIUL™** · Predictive Funding Intelligence™ · The Intelligence Layer Between Real Estate & Capital · A Product of Up to 100 Million Corp. · © 2026 Up to 100 Million Corp. All Rights Reserved.

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.