PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Turn borrower information into funding intelligence before sending the file to capital.

PAIUL turns the numbers your borrower gives you into a Funding Score™, a program-fit check and a fix list — so the file you send out is a file that can close.



THE PROBLEM

Funding problems are often discovered too late.

▲ Files built on unchecked numbers

Loan amount, value, NOI and DSCR come from the borrower — and often don't reconcile with each other.

▲ Program limits found after submission

A file goes out above the leverage the program allows at that coverage — and comes back.

▲ Re-trades strain the relationship

The loan size or terms change late, after the borrower has made plans around them.

▲ Hard to know which file comes first

With many borrowers in motion, it's not clear which files are ready and which need work.

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 — MORTGAGE BROKER

Fourplex purchase at 80% LTV · Columbus, OH

THE DEAL AS SUBMITTED

Loan requested	$520,000
Value	$650,000
LTV	80%
NOI	$30,000
DSCR (as entered)	0.95x
Occupancy	100%
Credit	700–739

WHAT PAIUL SEES



Low

- ▲ Outside 1–4 unit DSCR program limits: 80% LTV is above the 75% maximum for DSCR below 1.00x
- ▲ DSCR 0.95x — below 1.00x; 1–4 unit DSCR programs still lend up to 75% LTV, with a pricing adjustment

POTENTIAL FIX → REASSESSMENT

✓ Right-size the loan to 75% LTV ($487,500)



Moderate

Back inside the 1–4 unit DSCR program limits

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=fourplex-80-ltv

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 MORTGAGE BROKERS

Turn borrower information into funding intelligence before sending the file to capital.

1

Cleaner files

Numbers that reconcile and program limits checked before the file leaves your desk.

2

Fewer surprises for borrowers

Set expectations on loan size and leverage early, with the reason attached.

3

Clear priorities

Know which borrower files are ready and which need a fix first.

PRODUCT PATH

Your recommended next step

01

Free QuickScan on a borrower file

The Funding Score™, the top deal-killers and a program-fit check — about 3 minutes, no credit pull.

Free

LIVE

02

$199 Deal Readiness Report

Deal-killers by severity and a modeled fix path to walk your borrower through.

$199

LIVE

03

Broker access

Multi-file use and co-branded (white-label) reports for your shop — by application.

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.

Explore Broker Access →

app.paiul.net/pitch-decks/mortgage-broker

A short form · no deal data needed

Run a Free QuickScan: app.paiul.net/paiul-quickscan.php

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.