PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Add an intelligence layer before formal underwriting.

PAIUL reads incoming opportunities across sponsor, asset, market, structure and context — flagging packages that don't reconcile, coverage and leverage issues and program fit before your underwriters spend time.



THE PROBLEM

Funding problems are often discovered too late.

▲ Underwriting time on deals that won’t close

Analysts spend days on files whose coverage, leverage or numbers were never going to work.

▲ Packages that don’t reconcile

Stated DSCR, NOI, value and loan amount don’t agree — and it’s found deep into review.

▲ Inconsistent screening

The same kind of deal gets screened differently, so pipeline quality is hard to compare.

▲ Slow, repeated broker feedback

Declines take time to explain, and the same fixable issues keep coming back.

THE PAIUL IDEA

Put intelligence before underwriting.



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 — LENDER

Mixed-use cash-out refinance · Philadelphia, PA

THE DEAL AS SUBMITTED

Loan requested	$1,600,000
Value	$2,300,000
LTV	69.6%
NOI	$80,000
DSCR (as entered)	1.25x
Occupancy	90%
Credit	700–739

WHAT PAIUL SEES



Moderate

- NOI of $80,000 is too low for a $1,600,000 loan — it covers only ~0.64x at today's rates vs 1.25x entered
- Low debt yield (5.0%)

RECONCILED → REASSESSMENT

- Reconcile the inputs: score on the DSCR the NOI supports (0.64x)



Low

Flagged before any underwriting time is spent

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=mixed-use-numbers-dont-reconcile

WORKFLOW

Where PAIUL fits.

Deal side

borrower, broker, sponsor, advisor

Deal information → Action: fix, restructure, document

PAIUL

pre-underwriting support

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

Capital YOU

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 LENDERS

Add an intelligence layer before formal underwriting.

1

Earlier triage

Screen inbound opportunities on one 1–1,000 scale before they reach underwriting.

2

A consistent first read

The same framework — five pillars, 300 defined variables — applied to every deal.

3

Clearer broker feedback

Explain what a deal needs to become lendable, in terms brokers can act on.

PRODUCT PATH

Your recommended next step

01

See it work

Run a deal through the Free QuickScan, or open the 10 sample analyses in the Demo Center and move the levers.

Free

LIVE

02

Capital Partner application

Tell PAIUL your credit box — deal types, sizes and markets — to join the capital network.

Apply

LIVE

03

Founding lender partnership

Pre-underwriting intelligence on your inbound deal flow, shaped with a small group of founding lenders.

By conversation

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 the deal before it reaches underwriting.

Discuss a Founding Lender Partnership →

paiul.net/capital-partners

Capital Partner application · about 60 seconds

Or see it on a deal — Free QuickScan: app.paiul.net/paiul-quickscan.php

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.