PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Identify funding obstacles and structure issues earlier.

For asset-based and bridge lending, PAIUL frames the deal around what matters to you — leverage, the business plan and the exit — and shows where the structure breaks before you commit.



THE PROBLEM

Funding problems are often discovered too late.

▲ The exit is assumed, not tested

The loan is sized to today's value while the refinance at stabilization is never modeled.

▲ Structure problems surface at closing

Leverage, reserves or the loan type don't fit the plan — found when it's expensive to change.

▲ Speed crowds out analysis

Fast decisions leave little time for a consistent read on every opportunity.

▲ In-place and pro-forma get mixed

Borrower income figures blur today and tomorrow, and the gap isn't visible until later.

THE PAIUL IDEA

Put intelligence before the commitment.



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 — PRIVATE / HARD-MONEY LENDER

36-unit value-add bridge · Dallas, TX

THE DEAL AS SUBMITTED

Loan requested	$4,200,000
Value	$6,000,000
LTV	70%
NOI	$310,000
DSCR (as entered)	0.95x
Occupancy	82%
Credit	740–779

WHAT PAIUL SEES



Moderate

- ▲ In-place DSCR 0.95x — bridge and value-add lenders size to the stabilized NOI and exit, so the business plan has to carry the deal
- ▲ Low debt yield (7.4%)

STABILIZED CASE → REASSESSMENT

✓ Size the loan at $3,570,000; business plan to 92% occupancy and NOI +15%



High

Stabilized DSCR 1.29x — the refinance exit can work

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=value-add-bridge

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 PRIVATE & HARD-MONEY LENDERS

Identify funding obstacles and structure issues earlier.

1

See the exit early

Model the stabilized case and the refinance before the loan is sized.

2

Fast, consistent screens

A 1–1,000 read on every opportunity in minutes, on one framework.

3

Structure before commitment

Find the leverage, coverage or loan-type problem while it can still be restructured.

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

Lender partnership

Pre-underwriting intelligence on the bridge and private deals that reach you.

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 you commit capital.

Discuss 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.