PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Standardize pre-underwriting intelligence across commercial opportunities.

One framework — five pillars and 300 defined variables — applied to every commercial opportunity before it reaches credit, with a data-confidence measure that shows how complete the information behind each read is.



THE PROBLEM

Funding problems are often discovered too late.

▲ Pre-screens vary by banker

Relationship managers screen the same deal types differently, so what reaches credit is uneven.

▲ Credit time on files that won't pass

Coverage, leverage or documentation problems are found after credit has invested hours.

▲ Verified and stated look the same

It's hard to tell at a glance how much of a package is documented and how much is assumed.

▲ Declines are hard to explain

Customers and referral sources get a "no" without a clear, consistent reason.

THE PAIUL IDEA

Put intelligence before credit review.



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 — BANK

Industrial flex acquisition · Indianapolis, IN

THE DEAL AS SUBMITTED

Loan requested	$2,400,000
Value	$4,000,000
LTV	60%
NOI	$300,000
DSCR (as entered)	1.55x
Occupancy	100%
Credit	780+

WHAT PAIUL SEES



High

- ✓ Strong sponsor credit (780+)
- ✓ Stabilized occupancy (100%)
- ✓ Strong debt-service coverage (1.55x)

SPONSOR EVIDENCE → REASSESSMENT

- ✓ Document the sponsor: 12 years' experience, $6M net worth, $900K liquidity



High

Data confidence 33% → 42% — more of the read rests on data

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=industrial-flex-acquisition

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 BANKS

Standardize pre-underwriting intelligence across commercial opportunities.

1

One pre-screen standard

The same five-pillar read on every opportunity, across teams and branches.

2

Confidence you can see

A data-confidence measure shows how complete the information behind each score is.

3

Consistent explanations

Clear, repeatable reasons when a deal needs to change — for customers and referral partners.

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 platform discussion

Pre-underwriting intelligence for your commercial pipeline — pilot scope agreed together.

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 credit.

Request a Lender Platform Discussion →

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.