PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Create a consistent intelligence framework across opportunities.

Every opportunity on the same 1–1,000 scale — with the stage, the binding constraint and the main issue — so your team compares transitional, stabilized and distressed deals on one standard.



THE PROBLEM

Funding problems are often discovered too late.

▲ Every deal arrives in a different format

Sponsor packages vary, so comparing opportunities takes re-work before analysis starts.

▲ Transitional risk is hard to compare

In-place coverage, business-plan risk and exit risk read differently in every memo.

▲ Senior time goes to sorting

Experienced people screen deals instead of structuring the ones worth pursuing.

▲ Pipeline quality is hard to see

Without a common score, it's difficult to track what kind of opportunities are coming in.

THE PAIUL IDEA

Put intelligence before the memo.



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 — DEBT FUND

Six opportunities, one scale

OPPORTUNITY	LOAN	FUNDING SCORE™	MAIN ISSUE	NEXT STEP
Self-storage refinance Nashville, TN	$3,800,000	**726** High	No major flags	Prepare the package
Mixed-use cash-out refi Philadelphia, PA	$1,600,000	**654** Moderate	NOI supports less than the stated DSCR	Reconcile the inputs
36-unit value-add bridge Dallas, TX	$4,200,000	**577** Moderate	In-place DSCR 0.95x — plan must carry it	Stress-test the plan
Retail strip refinance Charlotte, NC	$3,100,000	**432** Guarded	Coverage 1.14x — below lender minimums	Right-size the loan
Suburban office purchase Denver, CO	$5,500,000	**405** Low	Coverage 1.05x — below lender minimums	Right-size the loan
Office maturity refi Chicago, IL	$6,200,000	**357** Low	Coverage 0.89x — below lender minimums	Right-size the loan

ILLUSTRATIVE · SCORED LIVE BY THE PAIUL ENGINE

Fictional Demo Center deals. A score is a readiness read, not a lending decision.

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 DEBT FUNDS

Create a consistent intelligence framework across opportunities.

1

One scale for every deal

Compare transitional, stabilized and distressed opportunities on the same 1–1,000 read.

2

A faster first pass

Know the main issue and the binding constraint in minutes, before a full memo.

3

Pipeline visibility

See the mix of what's coming in, by stage and by issue.

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

Capital partner pilot

Scored, guideline-matched opportunities and pipeline screening — 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 every deal on one scale.

Request a Capital Partner 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

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.