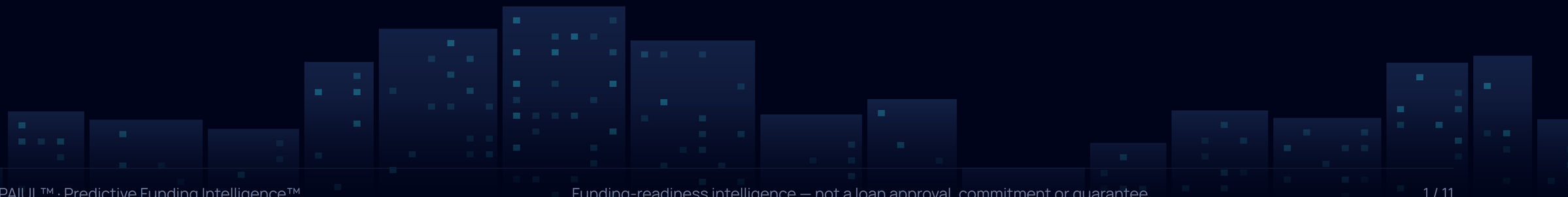
PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Translate complex deals into standardized funding intelligence.

PAIUL gives every deal the same read — score, stage, binding constraint and maximum supported loan — so you can size proceeds and match capital from a common starting point.



THE PROBLEM

Funding problems are often discovered too late.

▲ Proceeds expectations drift

Sponsors ask for proceeds the income won't support, and the gap shows up after capital is engaged.

▲ Every capital source reads differently

The same deal is re-explained, re-formatted and re-defended for each lender or investor.

▲ Complex deals are hard to summarize

Coverage, leverage, debt yield and occupancy compete for attention in every package.

▲ Matching takes too long

Without a standard read, it's slow to tell which capital a deal is actually suited to.

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 — CAPITAL MARKETS

Self-storage refinance · Nashville, TN

THE DEAL AS SUBMITTED

Loan requested	$3,800,000
Value	$6,300,000
LTV	60.3%
NOI	$400,000
DSCR (as entered)	1.38x
Occupancy	91%
Credit	740–779

WHAT PAIUL SEES



High

- ✓ Strong sponsor credit (740–779)
- ✓ Stabilized occupancy (91%)
- ✓ Strong debt-service coverage (1.38x)

PROCEEDS TEST → REASSESSMENT

- ◆ Sponsor asks for 15% more proceeds ($4,370,000)



Moderate

DSCR 1.38x → 1.20x — right at the typical minimum

Engine's maximum supported loan at today's income: $4,195,200

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=self-storage-refinance

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 CAPITAL MARKETS INTERMEDIARIES

Translate complex deals into standardized funding intelligence.

1

A standard read on every deal

Score, stage, binding constraint and maximum supported loan in one format.

2

Proceeds tested before outreach

See what each extra dollar of proceeds costs in funding readiness.

3

Faster matching conversations

Start capital conversations from a shared, explainable view of the deal.

PRODUCT PATH

Your recommended next step

01 **Free QuickScan** — **Free** LIVE

Your Funding Score™, the top deal-killers and the fixes to explore — about 3 minutes, no credit pull.

02 **$1,500 Funding Strategy** — **$1,500** LIVE

Lender-fit ranking against PAIUL's lender database, a target lender list and a submission plan.

03 **Capital markets partnership** — **By conversation** PILOT

Multi-deal use and co-branded outputs for your desk.

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 Capital Markets Partnership →

app.paiul.net/pitch-decks/capital-markets

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.