PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Understand financing and execution risks before deploying capital.

Before you commit equity, see how the deal's financing holds up — the Funding Score™, the constraints the debt will face and how a miss in the business plan changes the picture.



THE PROBLEM

Funding problems are often discovered too late.

▲ Financing risk sits under the equity

If the debt can't be placed or refinanced on plan, the equity takes the loss.

▲ Projections go untested

Occupancy and NOI assumptions drive returns, but their effect on financing isn't checked.

▲ Refinance risk is invisible at entry

A deal that finances today may not refinance if the plan slips.

▲ Every sponsor presents differently

Comparing deals across sponsors takes re-work before you can judge them.

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 — INVESTOR / EQUITY

8-unit apartment acquisition · Atlanta, GA

THE DEAL AS SUBMITTED

Loan requested	$1,200,000
Value	$1,750,000
LTV	68.6%
NOI	$120,000
DSCR (as entered)	1.28x
Occupancy	94%
Credit	700–739

WHAT PAIUL SEES



High

- ✓ Fits 5–8 unit DSCR program limits (up to 80% LTV at these numbers)
- ✓ Stabilized occupancy (94%)
- ✓ Strong debt-service coverage (1.28x)

DOWNSIDE CASE → REASSESSMENT

- ◆ Business plan misses: occupancy 94% → 80%, NOI −20%



Moderate

DSCR 1.28x → 1.02x — refinance risk rises

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=eight-unit-apartment

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 EQUITY INVESTORS

Understand financing and execution risks before deploying capital.

1

Financing risk before equity risk

See how lenders are likely to read the deal before you wire.

2

Stress the business plan

Test occupancy and NOI misses and see the effect on funding readiness.

3

Comparable across sponsors

One 1–1,000 read on every deal, whoever presents it.

PRODUCT PATH

Your recommended next step

01

Free QuickScan on a deal you're evaluating

The Funding Score™, the constraints and the fixes — about 3 minutes.

Free

LIVE

02

$199 Deal Readiness Report

The full 1–1,000 analysis: deal-killers by severity, the lender's likely questions and a modeled fix path.

$199

LIVE

03

Investor intelligence

Pre-scored opportunities and pipeline screening through the PAIUL capital network — by application.

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 financing before you commit equity.

Explore Investor Intelligence →

paiul.net/capital-partners

Capital Partner application · about 60 seconds

Run a 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.