PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Find financing obstacles early enough to potentially restructure the project.

Test the financing before the plan is locked: PAIUL scores the deal, shows what the debt will struggle with and models the structure changes that improve it.



THE PROBLEM

Funding problems are often discovered too late.

▲ Financing assumed at feasibility

The capital stack is penciled in early and tested only when the loan request goes out.

▲ The wrong loan for the stage

A permanent-loan request on a project that still needs lease-up gets judged on today's income.

▲ Late restructuring is expensive

By the time the obstacle is clear, contracts, timelines and equity commitments are set.

▲ Lenders and equity hear different stories

Without one read of the deal, each capital source raises different questions.

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 — DEVELOPER

Suburban office acquisition, 68% occupied · Denver, CO

THE DEAL AS SUBMITTED

Loan requested	$5,500,000
Value	$7,800,000
LTV	70.5%
NOI	$470,000
DSCR (as entered)	1.05x
Occupancy	68%
Credit	740–779

WHAT PAIUL SEES



Low

- ▲ Tight debt-service coverage (1.05x) — lenders typically need 1.20x+
- ▲ DSCR is the binding constraint — requested loan exceeds what it supports

RESTRUCTURE → REASSESSMENT

✓ Restructure as a repositioning (bridge) loan at $4,950,000



Moderate

Judged on the business plan and exit — in-place coverage is no longer the gate

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=suburban-office-vacancy

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 DEVELOPERS

Find financing obstacles early enough to potentially restructure the project.

1

Test before you commit

Find the coverage, leverage or loan-type problem at feasibility, not at closing.

2

Restructure with evidence

Compare structures — loan size, loan type, lease-up — on one score.

3

One story for capital

Give lenders and equity partners the same explainable read.

PRODUCT PATH

Your recommended next step

01 **Free QuickScan** — Free

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

LIVE

02 **$199 Deal Readiness Report** — $199

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

LIVE

03 **$1,500 Funding Strategy** — $1,500

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

LIVE

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.

Run a Development QuickScan →

app.paiul.net/paiul-quickscan.php

Free · about 3 minutes · no credit pull

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.