PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Understand financing readiness before approaching lenders.

Your sponsor profile is part of how capital reads the deal. PAIUL scores the deal and the sponsor together — and shows how documented experience, net worth and liquidity change the read.



THE PROBLEM

Funding problems are often discovered too late.

▲ Lenders read the sponsor first

Experience, net worth and liquidity shape terms — and are often under-documented.

▲ Investors and lenders ask different questions

The same deal gets re-explained for LPs and for debt.

▲ Debt terms move the returns

Leverage or coverage limits found late change the raise and the projections.

▲ One chance with each lender

A weak first submission makes the second conversation harder.

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 — SYNDICATOR / SPONSOR

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)

SPONSOR EVIDENCE → REASSESSMENT

- ✓ Document the sponsor: 8 years' experience, $2.5M net worth, $350K liquidity



High

Data confidence 33% → 42%

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 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 SYNDICATORS & SPONSORS

Understand financing readiness before approaching lenders.

1

Know how capital sees you

Deal strength and sponsor strength in one 1–1,000 read.

2

Document what matters

See which sponsor evidence moves the score and the data confidence.

3

Raise with fewer surprises

Set the debt assumptions in your raise from an informed starting point.

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 Sponsor QuickScan →

app.paiul.net/paiul-quickscan.php

Free · about 3 minutes · no credit pull

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.