PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Create a repeatable financing-readiness process across your pipeline.

Screen every property in your pipeline on the same 1–1,000 scale — stage, main issue and next step — so acquisition and financing decisions follow one process.

THE PROBLEM

Funding problems are often discovered too late.

▲ Every deal is screened differently

Acquisition teams judge financing readiness by instinct, one deal at a time.

▲ Financing surprises after the LOI

Coverage, leverage or program limits surface after time and deposits are committed.

▲ Hard to prioritize the pipeline

Without a common score, it's unclear which deals deserve attention first.

▲ Lessons don't carry over

What went wrong on the last deal isn't captured for the next one.

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 — REAL ESTATE INVESTMENT COMPANY

One pipeline, one scale

OPPORTUNITY	LOAN	FUNDING SCORE™	MAIN ISSUE	NEXT STEP
Industrial flex purchase Indianapolis, IN	$2,400,000	**757** High	No major flags	Prepare the package
Self-storage refinance Nashville, TN	$3,800,000	**726** High	No major flags	Prepare the package
SFR rental purchase Tampa, FL	$280,000	**715** High	No major flags	Prepare the package
8-unit apartment Atlanta, GA	$1,200,000	**709** High	No major flags	Prepare the package
Duplex cash-out refi Phoenix, AZ	$330,000	**609** Moderate	DSCR 0.92x — inside program limits	Hold LTV at 75% or less
Fourplex purchase Columbus, OH	$520,000	**373** Low	Outside program limits at 80% LTV	Resize to program limits

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 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 REAL ESTATE INVESTMENT COMPANIES

Create a repeatable financing-readiness process across your pipeline.

1

One process, every deal

The same five-pillar read across the whole pipeline.

2

Prioritize with numbers

Rank opportunities by funding readiness and main issue.

3

Fewer post-LOI surprises

Know program limits and binding constraints before committing.

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 **$199 Deal Readiness Report** — **$199** LIVE

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

03 **Portfolio access** — **By conversation** PILOT

Multi-deal screening across your pipeline.

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.

Discuss Portfolio Access →

app.paiul.net/pitch-decks/investment-company

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

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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.