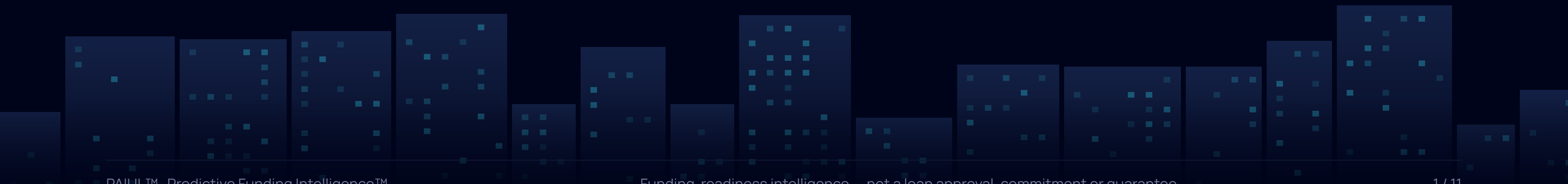
PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Identify financing problems and potential restructuring opportunities.

Facing a maturity, a covenant problem or a refinance gap? PAIUL shows what is blocking the financing and models the restructuring paths — paydown, lease-up, loan size — on one score.



THE PROBLEM

Funding problems are often discovered too late.

▲ The maturity date doesn't move

Time pressure narrows the options while the income and value story is still changing.

▲ The refinance gap is unclear

You know the new loan will be smaller — not by how much, or what closes the gap.

▲ Too many possible fixes

Paydown, new equity, lease-up, a different loan — without knowing which matters most.

▲ Lenders see the stress first

A distressed deal presented without a plan gets a fast "no."

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 — DISTRESSED BORROWER

Office maturity refinance, 64% occupied · Chicago, IL

THE DEAL AS SUBMITTED

Loan requested	$6,200,000
Value	$8,000,000
LTV	77.5%
NOI	$430,000
DSCR (as entered)	0.89x
Occupancy	64%
Credit	660–699

WHAT PAIUL SEES



Low

- ▲ DSCR 0.89x — income doesn't cover the debt payment (lenders typically need 1.20x+)
- ▲ DSCR is the binding constraint — requested loan exceeds what it supports

RESCUE PATHS → REASSESSMENT

✓ Pay down 20% and lease up to 80%



Guarded

DSCR 1.11x — still short of the 1.20x minimum

✓ Pay down 30% ($4,340,000 loan) and lease up to 80%



Moderate

DSCR 1.27x — clears the minimum

ILLUSTRATIVE · SCORED LIVE BY THE PAIUL ENGINE

Resolving an issue does not guarantee approval. Fictional deal created for this deck; the 10 Demo Center samples can be explored at app.paiul.net/demo-center.php

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 DISTRESSED BORROWERS

Identify financing problems and potential restructuring opportunities.

1

Know the real gap

See the coverage and leverage problem in numbers, not guesses.

2

Compare rescue paths

Model paydown, lease-up and loan size and see which moves the score.

3

Approach capital with a plan

Bring lenders a restructuring story with the numbers behind it.

PRODUCT PATH

Your recommended next step

01

Free QuickScan

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

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

Deal Rescue Intelligence

Deal-killer checklist, ranked rescue priorities and a re-approval path.

From $2,500

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.

Request Deal Rescue Intelligence →

app.paiul.net/paiul-quickscan.php

Starts with the free QuickScan — deals that need rescue are routed to Deal Rescue Intelligence.

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.