PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

See what may prevent a refinance before approaching lenders.

Know your refinance position before you apply: the Funding Score™, the largest loan your income and value support, and the point where more cash-out starts to break the deal.



THE PROBLEM

Funding problems are often discovered too late.

▲ Rates and values have moved

The loan that worked five years ago may not size the same way today.

▲ Cash-out expectations run ahead

The proceeds you want may be more than the income and leverage limits support.

▲ Maturity sets the timeline

Starting late leaves little room to fix what a lender will find.

▲ A decline costs time you don’t have

Each failed application pushes you closer to the maturity date.

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 — REFINANCE BORROWER

Duplex cash-out refinance · Phoenix, AZ

THE DEAL AS SUBMITTED

Loan requested	$330,000
Value	$480,000
LTV	68.8%
NOI	$18,500
DSCR (as entered)	0.92x
Occupancy	100%
Credit	740–779

WHAT PAIUL SEES



Moderate

- ▲ DSCR 0.92x — below 1.00x; 1–4 unit DSCR programs still lend up to 75% LTV, with a pricing adjustment
- ✓ Fits 1–4 unit DSCR program limits (up to 75% LTV at these numbers)
- ✓ Strong sponsor credit (740–779)

CASH-OUT TEST → REASSESSMENT

- ◆ Take $33,000 more cash-out (a $363,000 loan)



Low

LTV 75.6% — above the 75% cap when DSCR is below 1.00x

Largest loan that stays inside the limits at these numbers: $360,000

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=duplex-cash-out-below-1-dscr

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 REFINANCE BORROWERS

See what may prevent a refinance before approaching lenders.

1

Know your ceiling

See the largest supported loan before you ask for more.

2

Size cash-out realistically

Find where extra proceeds start to cost funding readiness.

3

Start early, with a plan

Fix what you can before the maturity date sets the timeline.

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 **$499 Refinance Intelligence** — $499

New-loan scenarios at 65, 70 and 75% LTV — maximum new loan, cash-out or gap, and new DSCR.

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.

Funding-readiness intelligence — not a loan approval, commitment or guarantee.

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 Refinance 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.