PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Give clients a structured framework for diagnosing funding obstacles.

Use PAIUL's five-pillar framework with your clients: a Funding Score™, the obstacles ranked by severity and a fix path that shows which lever matters most.



THE PROBLEM

Funding problems are often discovered too late.

▲ Diagnosis depends on who advises

Two advisors can read the same deal differently — and clients notice.

▲ Clients want numbers, not opinions

“Reduce the loan” lands better with the score change attached.

▲ Too many possible fixes

Without a ranking, clients spread effort across changes that don’t matter.

▲ Advice is hard to document

Recommendations live in calls and emails instead of a consistent deliverable.

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 — CAPITAL ADVISOR

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

RANKED FIX PATH → REASSESSMENT

✓ Step 1 — right-size the loan 15% ($4,675,000)



Moderate

DSCR 1.05x → 1.24x — the lever that matters most

✓ Step 2 — also lease up to 85%



Moderate

Occupancy adds a smaller lift

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 CAPITAL ADVISORS

Give clients a structured framework for diagnosing funding obstacles.

1

A consistent framework

The same five pillars and 300 defined variables on every engagement.

2

Ranked, quantified advice

Show clients which change moves the score most.

3

A deliverable clients keep

A report that documents the diagnosis and the fix path.

PRODUCT PATH

Your recommended next step

01

Free QuickScan on a client deal

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

Free

LIVE

02

$199 Deal Readiness Report

The full analysis and modeled fix path for your client.

$199

LIVE

03

Advisor access

Multi-client use and co-branded (white-label) reports.

Founding partners

PILOT

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.

Explore Advisor Access →

app.paiul.net/pitch-decks/capital-advisor

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.