PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Add structured funding intelligence to property and market analysis.

Your work explains the property and the market. PAIUL adds the financing read — how lenders are likely to see the deal and how sensitive that read is to the operating assumptions. It never suggests a value.



THE PROBLEM

Funding problems are often discovered too late.

▲ Analysis stops at the property

Clients get the value and the market story, but not what it means for financing.

▲ Sensitivity without consequence

Downside cases show income changes, not whether the deal still finances.

▲ “Can this get funded?”

It’s outside the traditional scope — yet it’s often the question behind the engagement.

▲ Deliverables look alike

Added insight is what clients remember and come back for.

THE PAIUL IDEA

Put intelligence before the lender.



Analyze

Organize the deal inputs



Diagnose

Flag the likely obstacles



Fix

Model the changes that matter



Re-score

See the new Funding Score™



Submit

Approach capital prepared

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 — APPRAISER / CONSULTANT

Industrial flex acquisition · Indianapolis, IN

THE DEAL AS SUBMITTED

Loan requested	$2,400,000
Value	$4,000,000
LTV	60%
NOI	$300,000
DSCR (as entered)	1.55x
Occupancy	100%
Credit	780+

WHAT PAIUL SEES



High

- ✓ Strong sponsor credit (780+)
- ✓ Stabilized occupancy (100%)
- ✓ Strong debt-service coverage (1.55x)

DOWNSIDE CASE → REASSESSMENT

- ◆ Downside case: occupancy 100% → 85%, NOI −15%



High

DSCR 1.55x → 1.32x — the financing read holds

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=industrial-flex-acquisition

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 APPRAISERS & CONSULTANTS

Add structured funding intelligence to property and market analysis.

1

Financing context for your work

Pair your analysis with a structured funding-readiness read.

2

Downside cases with consequences

Show whether the deal still finances when occupancy or NOI slips.

3

A differentiated deliverable

Answer the question behind the engagement — independent of the value conclusion.

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

$199

LIVE

03 **Partner access**

Referral and co-branded report options for consultants.

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 Partner Access →

app.paiul.net/pitch-decks/appraiser-consultant

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

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.