PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Standardize financing and execution-risk review before capital deployment.

Review direct deals the same way every time: a Funding Score™, the financing constraints, and how the deal reads if the business plan executes — or stalls.



THE PROBLEM

Funding problems are often discovered too late.

▲ Deals arrive through relationships

Opportunities come from trusted sources, but the financing review isn't always as rigorous as the relationship.

▲ Execution risk isn't quantified

The business plan is presented as the base case, not as one of several outcomes.

▲ Lean teams, many opportunities

A small investment team can't run a full analysis on every deal.

▲ Inconsistent review across deals

Each opportunity is evaluated a little differently, so comparisons are hard.

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 — FAMILY OFFICE / PRIVATE INVESTOR

36-unit value-add bridge · Dallas, TX

THE DEAL AS SUBMITTED

Loan requested	$4,200,000
Value	$6,000,000
LTV	70%
NOI	$310,000
DSCR (as entered)	0.95x
Occupancy	82%
Credit	740–779

WHAT PAIUL SEES



Moderate

- ▲ In-place DSCR 0.95x — bridge and value-add lenders size to the stabilized NOI and exit, so the business plan has to carry the deal
- ▲ Low debt yield (7.4%)

EXECUTION SCENARIOS → REASSESSMENT

✓ Plan executes: loan $3,570,000, 92% occupancy, NOI +15%



High

Stabilized DSCR 1.29x

◆ Plan stalls: 72% occupancy, NOI −15%



Moderate

In-place DSCR 0.81x — the exit is at risk

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=value-add-bridge

WORKFLOW

Where PAIUL fits.

Deal side

borrower, broker, sponsor, advisor

Deal information → Action: fix, restructure, document

PAIUL

pre-underwriting support

Funding Score™ · deal-killers · fix path ↑↓

Capital YOU

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 FAMILY OFFICES & PRIVATE INVESTORS

Standardize financing and execution-risk review before capital deployment.

1

A standard review

The same five-pillar read on every direct opportunity.

2

Execution risk in numbers

See how the deal reads if the plan executes — and if it stalls.

3

Leverage for a lean team

A consistent first pass in minutes, before deeper diligence.

PRODUCT PATH

Your recommended next step

01

See it work

Run a deal through the Free QuickScan, or open the 10 sample analyses in the Demo Center and move the levers.

Free

LIVE

02

$199 Deal Readiness Report

The full analysis on a deal you are reviewing.

$199

LIVE

03

Investor discussion

Pre-scored opportunities through the PAIUL capital network — by application.

By conversation

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 the deal before you deploy capital.

Request Investor Discussion →

paiul.net/capital-partners

Capital Partner application · about 60 seconds

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.