PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Evaluate large volumes of commercial opportunities through a consistent intelligence framework.

One framework for every opportunity: a 1–1,000 score, a stage, the binding constraint and a data-confidence measure — consistent across teams, markets and asset types.



THE PROBLEM

Funding problems are often discovered too late.

▲ Volume outpaces analysis

More opportunities arrive than teams can review in depth.

▲ Inconsistent first reads

Screening differs across teams, regions and asset types.

▲ Verified and stated look the same

Early packages mix documented facts with sponsor assumptions.

▲ Pipeline data isn’t comparable

Without a standard read, it’s hard to learn from what came in and what closed.

THE PAIUL IDEA

Put intelligence before the pipeline review.



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 — INSTITUTIONAL CAPITAL

Ten opportunities, one scale

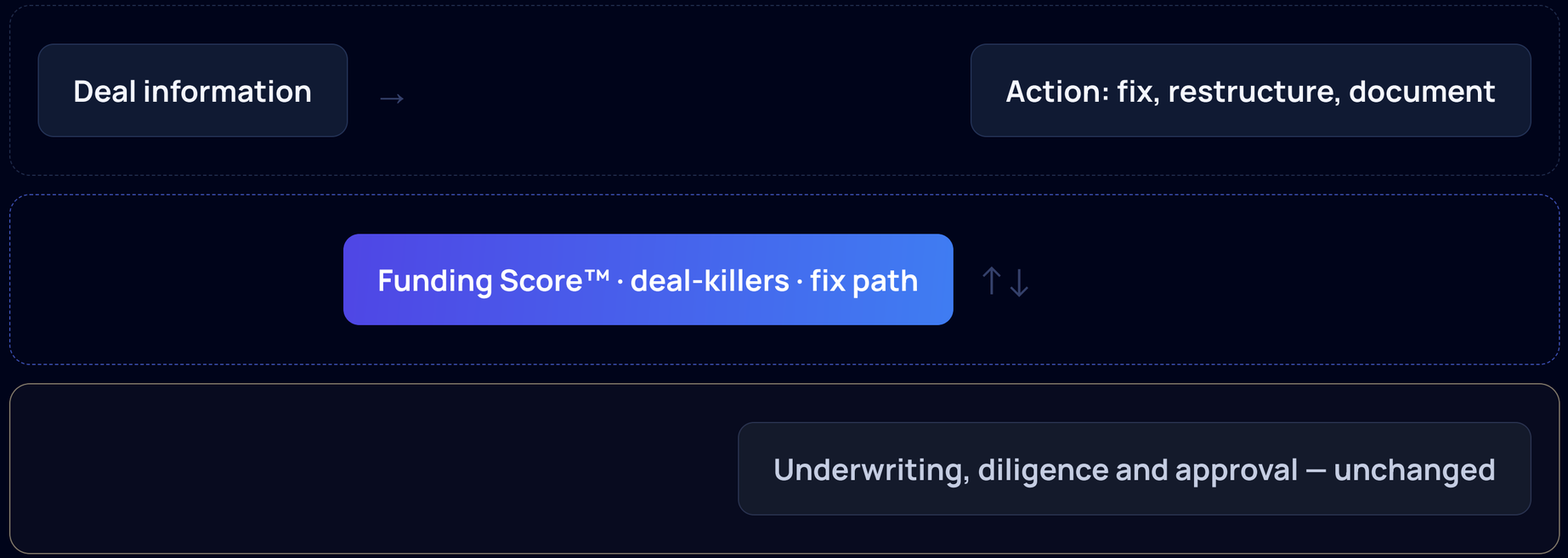
OPPORTUNITY	LOAN	FUNDING SCORE™	MAIN ISSUE	NEXT STEP
Industrial flex purchase Indianapolis, IN	$2,400,000	**757** High	No major flags	Prepare the package
Self-storage refinance Nashville, TN	$3,800,000	**726** High	No major flags	Prepare the package
SFR rental purchase Tampa, FL	$280,000	**715** High	No major flags	Prepare the package
8-unit apartment Atlanta, GA	$1,200,000	**709** High	No major flags	Prepare the package
Mixed-use cash-out refi Philadelphia, PA	$1,600,000	**654** Moderate	NOI supports less than the stated DSCR	Reconcile the inputs
Duplex cash-out refi Phoenix, AZ	$330,000	**609** Moderate	DSCR 0.92x — inside program limits	Hold LTV at 75% or less
36-unit value-add bridge Dallas, TX	$4,200,000	**577** Moderate	In-place DSCR 0.95x — plan must carry it	Stress-test the plan
Retail strip refinance Charlotte, NC	$3,100,000	**432** Guarded	Coverage 1.14x — below lender minimums	Right-size the loan
Suburban office purchase Denver, CO	$5,500,000	**405** Low	Coverage 1.05x — below lender minimums	Right-size the loan
Fourplex purchase Columbus, OH	$520,000	**373** Low	Outside program limits at 80% LTV	Resize to program limits

ILLUSTRATIVE · SCORED LIVE BY THE PAIUL ENGINE

Fictional Demo Center deals. A score is a readiness read, not a lending decision.

WORKFLOW

Where PAIUL fits.



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 INSTITUTIONAL CAPITAL

Evaluate large volumes of commercial opportunities through a consistent intelligence framework.

1

Consistent at scale

The same framework — five pillars, 300 defined variables — on every opportunity.

2

Confidence you can measure

Data confidence shows how complete the information behind each read is.

3

Comparable pipeline data

A standard record of every opportunity, by stage and by issue.

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 **Capital Partner application**

Tell PAIUL your credit box — deal types, sizes and markets — to join the capital network.

Apply — LIVE

03 **Institutional discussion**

Pipeline screening, data integration and API access — scope agreed together.

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 every opportunity on one scale.

Request Institutional Discussion →

paiul.net/capital-partners

Capital Partner application · about 60 seconds

Or see it on a deal — 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.