PAIUL™ · PREDICTIVE FUNDING INTELLIGENCE™

Add predictive funding intelligence between deal data and capital decisions.

Bring PAIUL's funding-readiness read into your platform: a 1–1,000 Funding Score™, the stage, the top issues, the binding constraint and data confidence — from the deal data you already hold.



THE PROBLEM

Funding problems are often discovered too late.

▲ Deal data without a funding read

Platforms hold rich property data but can’t tell users whether a deal is financeable.

▲ Users leave to get answers

When financing questions come up, users go elsewhere — and so does the engagement.

▲ Underwriting logic is slow to build

Credible funding intelligence takes domain logic, data and ongoing calibration.

▲ Features look alike

Listing, analytics and CRM tools are hard to tell apart across platforms.

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 — PROPTECH / TECHNOLOGY PARTNER

Deal data in, funding intelligence out.

YOUR PLATFORM SENDS

```
{
  "property_type": "Retail",
  "transaction_type": "Refinance",
  "loan_amount": 3100000,
  "property_value": 4600000,
  "noi": 285000,
  "dscr": 1.14,
  "occupancy": 88,
  "credit_range": "700-739"
}
```

PAIUL RETURNS

```
{
  "funding_score": 432,
  "stage": "Guarded",
  "top_issues": [
    "Tight debt-service coverage (1.14x) — lenders typically need 1.20x+",
    "DSCR is the binding constraint — requested loan exceeds what it supports"
  ],
  "binding_constraint": "DSCR",
  "max_supported_loan": 2827200,
  "data_confidence": 36
}
```

ILLUSTRATIVE RESPONSE · VALUES FROM THE LIVE ENGINE

Field names are illustrative — the PAIUL API™ is in development; integrations are scoped with founding partners.

WORKFLOW

Where PAIUL fits.

Deal side

borrower, broker, sponsor, advisor

Deal information → Action: fix, restructure, document

PAIUL YOU

embedded in your platform

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 PROPTECH & TECHNOLOGY PARTNERS

Add predictive funding intelligence between deal data and capital decisions.

1

A new layer for your users

Funding-readiness intelligence inside the workflow they already use.

2

Explainable outputs

Every score comes with its drivers, the binding constraint and the data confidence.

3

White-label or API

Your brand or PAIUL's — shaped with founding partners.

PRODUCT PATH

Your recommended next step

01 **See the engine**

10 sample analyses scored live in the Demo Center — move the levers and watch the score change.

Free

LIVE

02 **White-label pilot**

PAIUL QuickScan and reports under your brand.

Founding partners

PILOT

03 **PAIUL API™**

Programmatic scoring and explanations for your platform — early access by conversation.

In development

IN DEVELOPMENT

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™

Put funding intelligence inside your platform.

Discuss API / White Label →

app.paiul.net/pitch-decks/proptech

A short form · no deal data needed

Open the 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.