

# PHU DANG

San Diego | San Francisco Bay Area | Ho Chi Minh City, Vietnam

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<b>Education</b> June 2025 (Anticipated graduation)	<b>UNIVERSITY OF CALIFORNIA SAN DIEGO   Major GPA: 3.800</b> Bachelor of Science in Real Estate & Development, Department of Urban Studies & Planning Bachelor of Science in Data Science, Halıcıoğlu Data Science Institute Minor in Urban Studies & Planning   2024 <i>Department Emerging Innovator, Eleanor Roosevelt College Honors Program, 2022 Men's Club Water Polo National Champion, Provost Honors</i>	<b>San Diego, CA</b>
<b>Experience</b> 2024	<b>RTI PROPERTIES, INC.   Private Capital Lender</b> <b><i>Commercial Real Estate Finance Intern</i></b> Worked with senior managers to underwrite lending deals, specializing in income properties, for business-purpose refinance/purchase/cash out transactions with extremely urgent closings <ul style="list-style-type: none"><li>• Drafted deal summaries to streamline underwriting for loan committee in pipeline meetings</li><li>• Assessed value of collateral properties with research/sale comparable/income approach</li><li>• Critically inspected property rent rolls and lease structures to evaluate cash flow stability</li><li>• Gathered information and inspected borrowers competency in achieving interest/exit dollars</li><li>• Analyzed layers of debt in blended scenarios to assess priorities, returns, and safety margins</li><li>• Point analyst on <b>62 deals</b> with over \$135MM in combined loan volume—comprising 48% CRE, 45% SFR, 7% development—<b>3 deals closed totaling \$4,300,000 in capital funded.</b></li><li>• Direct mentee to the President, Robert Abbasi, receiving personalized advice and guidance in deal negotiations, property underwriting, capital partners calls, and critical-thinking skills</li></ul>	<b>Los Angeles, CA</b>
2024	<b>COUNTY OF SAN DIEGO</b> <b><i>Code Compliance and Data Services Student Worker</i></b> Serving as administrative assistant and complaint intake (customer service), work with code enforcement officers and planners to ensure property codes are respected (setbacks, zoning, noise levels, permitted uses), ADU-building, grading, and structural changes are done with a permit	<b>San Diego, CA</b>
2023-2024	<b>UC SAN DIEGO, Department of Urban Studies and Planning</b> <b><i>Affordable Housing and Data Science Research Assistant</i></b> <ul style="list-style-type: none"><li>• Reported affordable housing policy incentives (public improvements and tax) and cost factors</li><li>• Programmed a bespoke algorithm to parse CoStar data for non-commercial research purposes</li><li>• Ran statistical inference on over 5000 LIHTC projects to get decisive fund allocation factors</li><li>• Met with developers to study market feasibility, provided research team with direct insights on multifamily development outlook, pertinent to timing, permitting, site contexts, labor costs</li></ul>	<b>San Diego, CA</b>
<b>Skills/ Credentials</b>	Visual communication (OM, charette, poster, PowerPoint), income properties underwriting, market and demographics research (CoStar, Social Explorer), real estate development (TOD, mixed-use, affordability, community serving, site planning/design, positive fiscal impacts, tenant planning), SketchUp, AI expertise (machine learning, chat models, flexible/efficient marketing), better property baseline (NOI) with digital twins for resource-use efficiency  Active LEED® Green Associate™ (green building), Completed Adventures in CRE 18-course Advanced Accelerator (covered leases, retail/hotel/office/multifamily/industrial income models, valuation, debt, partnership structures, waterfall cash flows, acquisitions, development, value-add models), Completed the Foundations of Real Estate cert. at Urban Land Institute (covered finance, investment, development, pro form models), Completed CEQA Practicum	
<b>Personal</b>	<b>Networking:</b> <i>Developing Leader</i> at NAIOP San Diego (CRE mentorship). 2x <i>Etkin Scholar, Young Leader, &amp; Shadow Broker</i> at Urban Land Institute (learn from deals at two CRE firms), <i>Member</i> at Institute of Real Estate Management and APA, Vietnamese bilingual fluency	
<b>Projects</b>	Work samples: For-rent multifamily residential <a href="#">demographic</a> , <a href="#">market</a> , <a href="#">financial</a> study For-rent commercial <a href="#">market</a> , <a href="#">financial</a> study   For-sale SFR land dev. <a href="#">study</a> <ul style="list-style-type: none"><li>• <a href="#">H2 Hillcrest</a> - a design proposal for an urban infill site (Carmel Partners' site in real-life)</li><li>• <a href="#">D3 Multifamily Visualizer</a> - a D3.js web app intuitively visualizing investment metrics</li></ul>	