PHU DANG

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

669-274-8956 | dangnphu31@gmail.com | linkedin.com/in/pndang/ | pndang.com/recommendations

Education

UNIVERSITY OF CALIFORNIA SAN DIEGO | Major GPA: 3.800

San Diego, CA

June 2025 (Anticipated graduation) Bachelor of Science in Real Estate & Development, Department of Urban Studies & Planning Bachelor of Science in Data Science, Halicioğlu Data Science Institute

Minor in Urban Studies & Planning | 2024 Department Emerging Innovator, Eleanor Roosevelt College Honors Program, 2022 Men's Club Water Polo National Champion, Provost Honors

Experience

2025

NAIOP | Commercial Real Estate Development Association

San Diego, CA

University Challenge Participant (UC San Diego Team)

2024 RTI I

RTI PROPERTIES, INC. | Private Capital Lender

Los Angeles, CA

Commercial Real Estate Finance Intern

Worked with senior managers to underwrite lending deals, specializing in income properties, for business-purpose refinance/purchase/cash out transactions with extremely urgent closings

- Drafted deal summaries to streamline underwriting for loan committee in pipeline meetings
- Assessed value of collateral properties with research/sale comparable/income approach
- Critically inspected property rent rolls and lease structures to evaluate cash flow stability
- Gathered information and inspected borrowers competency in achieving interest/exit dollars
- Analyzed layers of debt in blended scenarios to assess priorities, returns, and safety margins
- Point analyst on **62 deals** with over \$135MM in combined loan volume—comprising 48% CRE, 45% SFR, 7% development—**3 deals closed totaling \$4,300,000 in capital funded**.
- Direct mentee to the President, Robert Abbasi, receiving personalized advice and guidance in deal negotiations, property underwriting, capital partners calls, and critical-thinking skills

2024 **COUNTY OF SAN DIEGO**

San Diego, CA

Code Compliance and Data Services Student Worker

Served as administrative assistant and complaint intake (customer service), worked 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

2023-2024

UC SAN DIEGO, Department of Urban Studies and Planning Affordable Housing and Data Science Research Assistant

San Diego, CA

- Reported affordable housing policy incentives (public improvements and tax) and cost factors
- Programmed a bespoke algorithm to parse CoStar data for non-commercial research purposes
- Ran statistical inference on over 5000 LIHTC projects to get decisive fund allocation factors
- 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

Skills/ Credentials Income properties underwriting, market and demographics research (CoStar, Social Explorer, Placer.ai), real estate development (TOD, mixed-use, affordability, community serving, site planning and design, market gaps, fiscal impacts, tenant planning), visual communication (OM, charette, poster, PowerPoint), SketchUp, AI expertise (machine learning, chat models, strategic marketing), property baseline (NOI) optimization with digital twins for resource-use efficiency

Active *LEED*® *Green Associate*TM (green building); Completed *Adventures in CRE* 18-course Advanced Accelerator (covered retail/hotel/office/multifamily/industrial income statements, leases, valuation, debt, partnership structures, waterfall cash flows, acquisitions, development, value-add models); Completed Foundations of Real Estate certification at *Urban Land Institute* (covered finance, investment, development, pro form models); Completed *CEQA* Practicum

Personal

Developing Leader at NAIOP San Diego (CRE mentorship); Young Professionals Student Chair at Institute of Real Estate Management; 2x Etkin Scholar, Partnership Forum Group, & Shadow Broker at Urban Land Institute (shadowing deals at 2 CRE firms), Vietnamese bilingual fluency

Projects

Work samples: For-rent multifamily residential <u>demographic</u>, <u>market</u>, <u>financial</u> study For-rent commercial <u>market</u>, <u>financial</u> study | For-sale SFR land dev. study

- H2 Hillcrest a design proposal for an urban infill site (Carmel Partners' site in real-life)
- D3 Multifamily Visualizer a D3.js web app visualizing multifamily investment metrics