PHU DANG
San Diego | San Francisco Bay Area | Ho Chi Minh City, Vietnam
669-274-8956   pndang@ucsd.edu   linkedin.com/in/pndang/   pndang.com/recommendations

Education **UNIVERSITY OF CALIFORNIA SAN DIEGO | Major GPA: 3.800**   **San Diego, CA**
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 Department Emerging Innovator, Eleanor Roosevelt College Honors Program, 2022 Men's Club Water Polo National Champion, Provost Honors*

Experience **RTI PROPERTIES, INC. |** Private Capital Lender   **Los Angeles, CA**
2024   *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
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

2023-2024   **UC SAN DIEGO, Department of Urban Studies and Planning**   **San Diego, CA**
Affordable Housing and Data Science Research Assistant
- 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 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

Personal **Networking**: *Developing Leader* at NAIOP San Diego (CRE mentorship). 2x *Etkin Scholar, Young Leader, & Shadow Broker* at Urban Land Institute (learn from deals at two CRE firms), *Member* at Institute of Real Estate Management and APA, Vietnamese bilingual fluency

Projects
- Work samples: For-rent residential demographic, market, financial 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 intuitively visualizing investment metrics