**Luke Dworak**

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# EDUCATION

C. T. Bauer College of Business, University of Houston, Houston, Texas

# Master of Science in Finance – Concentration in Real Estate (December 2024)

# Else School of Management, Millsaps College, Jackson, Mississippi

# Master of Business Administration (May 2020)

# GPA: 3.96

# Else School of Management, Millsaps College, Jackson, Mississippi

# Bachelor of Business Administration – Concentrations in Finance, Entrepreneurship, and Non-Profit Management (May 2019)

# GPA: 3.61

# Cum Laude

# Presidents List Scholar

# Excellence in Comprehensive Exams

# EXPERIENCE

**KKR & Co., Houston, Texas September 2021 - Present**

# Associate – Real Estate Credit

* Responsible for ensuring both the underwritten and unforeseen risks associated with investments are properly mitigated against with the goal of maximizing the potential and return of investments.
* Responsible for communicating the current position and future potential of both investments and portfolios to company management and other relevant parties.
* Collaborate with Sponsors, construction consultants, and other members of the project team to monitor schedules, budgets, leasing, and business plans in real time.
* Evaluate and make recommendations for draw requests, lease approvals, loan modifications and various other borrower requests.
* Work closely with internal and external legal counsel in evaluating legal issues and documenting various transactions arising from the asset management of the portfolio.
* Visit, track, and analyze loan and property-level information on a variety of asset types across the United States

**Trustmark National Bank May 2020 – September 2021**

Relationship Manager Associate

* Engage in CRE Construction Finance underwriting across all asset types, including Industrial, Multifamily, Office, Retail, Seniors Housing, and Student Housing.
* Assess the risk of new construction financing opportunities, including borrower company history, ownership and management, industry risks, market trends, interest rate risk, financial analysis of borrowers, guarantors, and project, collateral analysis. Use to implement mitigating factors into loan structures.
* Prepare Loan Presentation Memorandums for Senior Loan Committee, a group that includes Bank Presidents and Vice Presidents and Chief and Regional Risk Officers.

**Trustmark National Bank June 2019 – May 2020**

Management Development Associate

* An elite full-time program that focuses on providing a foundation in the financial services industry while engaging in developing management and leadership qualities.
* 1 of 4 Associates accepted to the MDA Program from over 100 applicants.

**Yates Construction August 2018 – May 2019**

Construction Intern

* Reviewed blueprints for accuracy and ensured they met the criteria provided by the owner. Requested additional information to make corrections in construction documents.
* Participated in meetings between owner representatives, construction sub-contractors, architects, and engineers.
* Prepared sub-contractor contracts.
* Prepared and updated financial projections with a coinciding schedule and communicated information to the ownership group.

**BBVA Bank June 2018 – August 2018**

Community Development Finance Intern

* Update and maintain financial records regarding the bank's community development financial portfolio, per the Community Reinvestment Act.
* Reviewed investment funds to ensure compliance with Low Income Housing Tax Credit and CDFI regulations.
* Spent time with the BBVA Compass Foundation observing operations.

**Yates Construction February 2017 – May 2018**

Construction Intern

* As part of the internship pilot program in Mississippi, while learning the basics of construction management. Observed and participated in all operations facets, including construction finance, safety, regulation, and compliance.
* Worked on projects for Trustmark Bank and Bossier Parish School District.
* Participated in a $20MM multifamily, garden-style, Government Section 3 project in Houston, Tx. Assisted the project manager and superintendent with activities including buyout, safety, estimating, procurement, contract negotiations and preparation, and day to day operations.
* Reviewed blueprints for accuracy while ensuring they met the criteria provided by the ownership group. Requested additional information to make corrections in construction documents.
* Participated in meetings between the ownership group, sub-contractors, architects, and engineers.
* Prepared sub-contractor contracts.
* Prepared and updated schedule and financial projections and communicated information to the ownership group.

**Stonehenge Custom Homes May 2016 – August 2016**

Construction Intern

* Worked in the residential construction business as part of a small team building ten custom homes in West University, River Oaks, and Southside, Texas.

# ACTIVITIES

* Beta Gamma Sigma – The International Business Honor Society
* Post Oak Little League Volunteer Coach
* Hospice Care Volunteer