

CHARLES E. HALL SR.

FOUNDER QUALIFICATIONS

Phoenix Pathways to Ownership Initiative™

Launching in America. Backed by the World.

From Character to Career. From Career to Ownership.

Location	Fort Washington, Maryland
Phone	703-201-8936
Email	Challremc@gmail.com
Experience	30+ years in mortgage banking, real estate, development and construction

Executive Biography

Charles E. Hall Sr. is a mortgage-banking, real-estate-development and construction professional with more than 30 years of experience. His career spans regional financial leadership, mortgage-company ownership, property acquisition, development oversight, construction management, education, mentoring and reentry program development.

His professional expertise was established before incarceration, transformed into service and teaching during incarceration, and rebuilt into business and community leadership following reentry. That complete record informs the Phoenix model: character before capital, discipline before opportunity and documented readiness before advancement.

Professional Qualifications

Household Finance Corporation

From 1992 through 1997, Charles served as a vice president at Household Finance Corporation. He oversaw regional operations, managed teams and compliance, supervised multi-million-dollar portfolios and trained across mortgage-lending functions including origination, processing, underwriting and customer service.

Mortgage-Company Leadership

From 1997 through 2007, he founded and led USA Mortgage, Tri Star Mortgage and Community Mortgage Investors. He closed millions of dollars in loans, trained mortgage officers and integrated mortgage finance with real-estate acquisition and resale strategies.

Property Acquisition and Development

Following reentry, Charles resumed real-estate and development leadership. His work included property sourcing, due diligence, investment analysis, budgeting, permitting and investor coordination. He led acquisition and permitting activity on a \$7 million development and contributed to multi-million-dollar projects, including an 18-unit condominium development.

Construction Leadership

Charles provides leadership in acquisition strategy, construction planning, project execution and strategic partnerships. He applies practical development and construction experience to Phoenix's workforce-readiness and supervised experiential-learning model.

Curriculum and Mentoring

During more than 13 years of incarceration, Charles created and taught The Dynamics of Highly Successful Living™ real-estate and life-skills curriculum. He mentored and trained more than 300 incarcerated individuals in mindset, ethics, finance, investing, construction and entrepreneurship.

DFI Pro / Deal Funding Intelligence

Charles is the Founder and CEO of DFI Pro / Deal Funding Intelligence, a real-estate education, underwriting and capital-readiness platform designed to help developers and working investors evaluate projects, prepare financing packages and apply disciplined investment decision-making.

He developed the DFI Pro operating concept, written materials, curriculum and technology-product vision. DFI Pro demonstrates his ability to convert decades of mortgage, acquisition, construction and development experience into repeatable systems that support workforce development, entrepreneurship and responsible access to capital.

Relationship to Phoenix

DFI Pro is a separate founder-led platform and is not represented as committed funding for Phoenix. If Phoenix later licenses, purchases or uses DFI Pro services or intellectual property, the arrangement will require a written, fair-market agreement, independent review and fiscal-sponsor or governing-body approval. Charitable and business funds will remain strictly separate.

Licensing and Coursework Status

- Holds Maryland contractor and salesperson licensing, separate from real-estate licensure.
- Completed 120 hours of residential real-estate coursework.
- Completed 220 hours of commercial Realtors coursework.
- Awaiting state and national real-estate licensing examinations.
- **Not currently licensed as a real-estate salesperson or real-estate agent.**

Selected Public and Community Engagement

- Keynote speaker, Georgetown Law, 2020.
- Featured by the National Law Journal and Georgetown Law's Innocence Program.
- Mentor and speaker in reentry and redemption circles.
- Founder of real-estate empowerment and prevention programming for justice-involved individuals.

Recommended Use

This profile may be used as a founder-qualification attachment for fiscal-sponsorship applications, grant proposals, government-contracting capability packages, partnership inquiries and fundraising materials. A full resume and supporting licenses may be provided when requested.