

While mom took care of others, she got taken

May 10, 2009 | By John Kass



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This is a Mother's Day column for Lessie Towns, 75, who is called "Mom" by her neighbors and has lived in her brick Chicago bungalow in the 9400 block of South Ada Street for almost 40 years.

Towns is the daughter of Arkansas sharecroppers and moved to Chicago as a teenager. She worked all her life, raised five children and made sure each child worked and went to college .

She lost two of her grown children, one to a heart attack, the other to lung disease -- and has another daughter in the hospital battling cancer. Last year, Towns adopted a 5-year-old boy.

During all this, the mortgage vultures came circling.

Now Lessie Towns may lose her home, just another victim of alleged mortgage fraud.

According to state records filed by the Illinois Department of Financial and Professional Regulation last week, here's what happened:

In 2005, Lessie Towns thought she was keeping up with her house payments, but in fact was in trouble. A woman from Oak Brook-based Trust One Mortgage Corp. -- owned by lawyer Paul L. Shelton of Hinsdale -- knocked on her door.

The Trust One agent told Towns that the bungalow was close to being foreclosed upon, but that Trust One had a plan to refinance the mortgage so Towns could keep her home.

All she had to do was sign some papers to add another person's name on the house, because Towns didn't have enough credit .

"I told her, 'I don't want to sell my house, I want to keep my house. I don't want to sell it because I've been here too long,'" Towns told this column. "She said, 'No, we're not going to sell it. We're going to help you keep your house and then turn it back into your name in six months or a year.'"

Towns said she decided to take the deal, and signed what she thought were re-financing papers. Actually, they were papers authorizing the sale of her home to another Trust One employee.

Louis Pukelis, spokesman for the department of professional regulation, said the agency's investigation found that Towns kept making monthly mortgage payments of \$700 to the Trust One agent who had first approached her, who often came to pick up the checks in person. But after about eight payments, the agent didn't show, so Towns drove over to the Homewood office of Trust One.

"I went out to the office in Homewood to pay, and a padlock was on the front door, and there was nothing in that big, old, pretty office," Towns said. "Just locks on the door, nobody in the building at all. I started running around to see who could help me."

The Homewood office phones had been disconnected, so she kept calling Trust One headquarters in Oak Brook, but never received a return call, she said. That's about the time she learned that even though she'd been paying the mortgage, she didn't really own her home.

A check of Cook County real estate records last week confirmed that her home was sold to the Trust One employee for \$120,000. A few months later, it was sold to a part-time maintenance man and gospel singer, Willie Smith, for \$175,000. Smith never made a single payment.

We interviewed Smith on Friday. He said that a deacon at his Englewood neighborhood church -- another Trust One agent -- approached him with an offer he couldn't refuse.

"He said, 'How would you like to make a little money in real estate?' He wanted to use my name and put them on the properties," Smith told us.

Smith said he was paid \$10,000 to use his name on three different properties, including Towns' home, a claim confirmed by Pukelis. In all the deals, Trust One boss Paul L. Shelton was the lawyer, state documents show.

"I thought I was going to be buying and selling properties, but I didn't have to put up a dime," said Smith.

At the time Smith was signing his name as a real estate baron, he was a part-time security guard.

Now Towns has gone to court to try to get her home back. State regulators are investigating Trust One further, and Illinois Atty. Gen. Lisa Madigan's office is also taking a look.

Last week, state regulators stripped Paul L. Shelton of Trust One Mortgage of his real estate and other licenses, alleging that Towns was the victim of real estate fraud, that her home was flipped to "straw buyer" Willie Smith and that Smith was recruited by a Trust One agent. Smith's income and other documents were "falsified" in the deal brokered by Trust One, the agency alleged.

Repeated calls to Trust One boss Shelton were not returned. Perhaps he's not interested in telling me his story because I'm not a 75-year-old woman.

The biography of Shelton on his company's Web site lists him as a married Hinsdale father of five, so it's quite possible that he's hosting a fancy Mother's Day brunch.

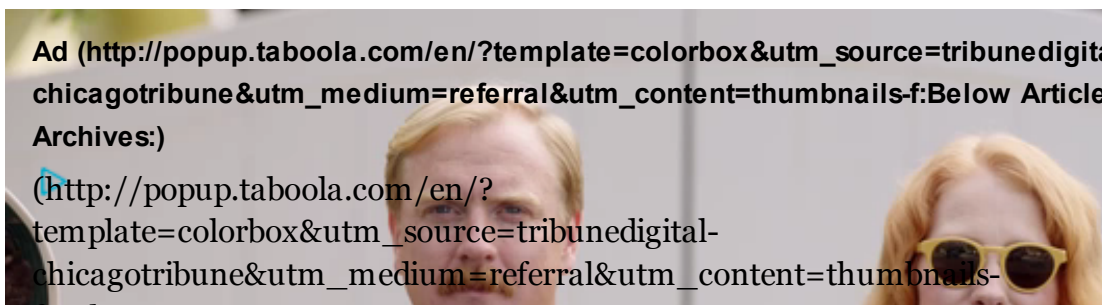
As his family sips their mimosas and munches on smoked salmon and asparagus frittatas, and he hands out a Mother's Day present, I wonder if they'll think of all the people who made it possible.

People like Lessie Towns, out on the South Side, an old woman with a kindergartner to raise, living in a house she thought was her own.

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