

From Quinn on down, all were on her side

August 21, 2009 | By John Kass



Lessie Towns was told that the governor of Illinois would be in her backyard in 20 minutes.

She didn't even have time to fix lemonade and cookies, and there he was, Pat Quinn giving her a big kiss on the cheek, signing what his office called the "Lessie Towns Act," to protect homeowners against unscrupulous mortgage vultures.

"It was awesome," said Towns, 75, who has lived in the same house in the 9400 block of South Ada Street in Chicago for more than 40 years. "I was just shocked. I didn't know they had reached all the way to the governor."

So her backyard garden was decorated with politicians in suits, and they signed decrees and Towns served them pop and water.

"I couldn't count 'em," she said of the politicians. "The backyard was full. The gangway was full, and the streets were full. Camera people. TV. Everybody on the block was looking, like, 'What's going on with all those dignitaries over there?' I don't think I ever witnessed anything like that."

Many politicians snicker that our Gov. Quinn is somewhat ostentatiously naive, but as a political gadfly, he knows which side of Lessie Towns to stand on. Quinn stood on the good side. It just so happens that's also the right side.

I often rip on politicians and bureaucrats, but heck, I was born in Chicago and one of my earliest childhood memories was of the city inspectors putting the muscle on my dad at his grocery, walking out with bags full of steaks. Sometimes, though, more often than I give them credit for, people in government -- like the Illinois Department of Professional Regulation -- stick up for those like Towns. And when they do, I should say so.

Back on Mother's Day, I told you about Towns. The daughter of Arkansas sharecroppers worked all her life, raised five children and hoped to die in her bungalow with the garden and all the flowers. But at 74, she adopted a 5-year-old boy and began a day-care business out of her home to supplement her meager Social Security benefit.

She thought she was keeping up with her house payments. But unbeknown to Towns, her mortgage had slipped into delinquency. She told state regulators that an agent from Trust One Mortgage Corp. of Oak Brook convinced her that all she had to do was add another person's name on the documents, sign them, and everything would work out.

She kept paying on schedule. But her house was sold without her knowledge, then resold again, this time to a part-time gospel singer and janitor named Willie Smith. He told us that another agent of Trust One paid him \$10,000 for the use of his name on three different properties, including Towns' home. The other agent was a deacon at Smith's church in the Englewood neighborhood.

"[The deacon] 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 recalled in May. "I thought I was going to be buying and selling properties, but I didn't have to put up a dime."

Towns' house ended up in foreclosure court. But wise Cook County Chancery Court Judge Lisa Curcio put a stop to it -- at least temporarily -- by vacating the foreclosure until things get sorted out. Thanks to Curcio, and the hard work of Towns' lawyer, Sabrina Herrell, Towns gets to stay in her home.

But the real heroes work at the Department of Professional Regulation. Now, the department is investigating lawyers, agents and owners of Trust One and has moved to revoke their business and legal licenses.

So there, I've praised a judge, bureaucrats, politicians, even the governor, all in the same column. Quinn knows what this means: That by the time you read this, the ground has cracked wide open under my keyboard and I've been swallowed whole by the Earth.

Now, back to Lessie Towns.

She's tired, having raised five children and lost three of them, the last being a daughter who succumbed to cancer a few weeks ago. She has that little boy to raise now, and a house to raise him in. What we wanted to know was what Quinn said to her as he gave her that big smooch in front of the TV cameras a couple of weeks ago.

"The governor invited me to the mansion. He told me he was proud of me, that I stepped up to the plate to do the right thing," Towns said, meaning she contacted Professional Regulation, brought her receipts and began fighting back.

"Everybody before them was trying to steal my house or telling me I could get another house. But I don't want another house. This is my house. I've been here for 40-some years, and I'm going to stay right here," Towns said.

Before the politicians left her backyard, they did an amazing thing. They cleaned up after themselves and helped bring the chairs back inside.

"The neighbors helped, too, then it was quiet again," she said.

Did the politicians fix any potholes?

"No. They didn't fix any potholes. Maybe next time."

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