Think You Own Your House? Check the Deed

People identifying themselves as members of the Moorish Science Temple of America claimed ownership of this property.

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Published: August 27, 2011

Stephanie Neely, the city treasurer, deals regularly with giant banks and multimillion-dollar budgets. But for all her financial expertise, Ms. Neely was unprepared when she learned that the name of a deceased cleric from an obscure Islamic sect was on a deed claiming he and his temple owned the Kenwood home she had lived in since 2002.

Ms. Neely found out last month that a deed filed with the Cook County Recorder of Deeds listed the Moorish Science Temple of America as the owner of her home in the 1100 block of East 44th Street. It was one of more than 30 Chicago-area properties so listed. A reporter for Medill News Service in Chicago discovered the document while researching a story on a foreclosed property next door and brought it to Ms. Neely's attention.

Ms. Neely was "shocked" to learn about the deed. "I have to hire a lawyer to straighten this matter out," she said. "My concern is for people who aren't aware that this may be going on with their own properties and who don't have the resources to protect themselves."

The mysterious deed could throw Ms. Neely's house into a legal quagmire. If she wanted to sell, refinance or take out...
a second mortgage, the deed could derail the process. Meanwhile, the person who filed the deed could try to take out a mortgage on the property and, if successful, could walk away with the proceeds.

It is not difficult to file a deed on a property, even for someone with no legal claim to it. A person need merely fill out a blank deed purporting to show that the property’s owner is transferring the property to someone else. Once the document is notarized and a fee is paid to the recorder of deeds, the document is part of the official record of ownership.

Few homeowners ever check their property records after they buy their homes. Perhaps they should. A Chicago News Cooperative investigation has found that people purporting to be members of the Moorish Science Temple have filed dozens of bogus deeds claiming ownership of local properties estimated to be worth more than $10 million.

R. Jones-Bey, grand sheik and moderator of the Moorish Science Temple of America, said the church had no knowledge of the deedsed properties in Chicago. “There have been other organizations that have been calling themselves the Moorish Science Temple of America,” said Mr. Jones-Bey, who is based at the temple’s headquarters in Washington. “We have no affiliations with them.”

C. Fuqua-Bey, the temple’s grand governor of Michigan, who is familiar with the issue, said the church had been victimized. “We’ve had to take people to court on identity theft,” Mr. Fuqua-Bey said. “We have to check the system ourselves to see if people are utilizing our name.”

In about half the 30 known instances of Chicago-area deeds with the temple’s name on them, including that of Ms. Neely’s property, the name of Noble Drew Ali, the deceased founder of the temple, appears on warranty deeds with the recorder’s office. The deeds grant the properties to his church. (By law, dead people cannot transfer property or receive it; only their estates can.)

In one case last spring, a man wearing the Moorish temple’s trademark red fez took boards off the windows and doors and moved into a foreclosed home belonging to E*Trade Bank in the Kenwood neighborhood in Chicago, not far from President Obama’s home. Property records show that around this time, a deed was filed in the name of the temple. The man, who identified himself as Abdul-Musawwir El Shakoor Bey, was later charged with criminal trespass by the Chicago Police Department.

His next-door neighbor was Ms. Neely.

Ms. Neely has asked the Illinois attorney general, Lisa Madigan, to investigate possible mortgage fraud. Robyn Ziegler, Ms. Madigan’s spokeswoman, confirmed that Ms. Madigan was looking into the matter.