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Robert Cribb

A camera is following Jordan Joseph as he saunters past a fleet of luxury cars parked on the lush grounds of a gated California estate.

Wearing a black pinstripe suit and dark sunglasses, the stock trader and Internet entrepreneur is telling online viewers how his unique financial strategies have raised him from the streets of New York to a life of southern California excess.

“(This is) the Lamborghini Superleggera,” he declares in the promotional video pitching himself as the “money shaman” and president of an online currency exchange company called 144fx. “Down there we’ve got an E55 (Mercedes) AMG.”

A continent away in Toronto, a very different portrait of Joseph appeared this week: He stood in front of a public storage unit filled with his scattered belongings. Cheap-looking furniture, boxes of clothing and a vacuum cleaner were among items placed here by a former landlord who forcibly evicted him earlier this month.

It wasn't the first time.

Since August, Joseph, along with his wife and teenage daughter, has been removed from three successive rental homes by landlords who say he stiffed them on rent, misrepresented himself on rental documents and, in two cases, left the homes damaged.

Of the roughly 75,000 landlord-tenant disputes launched each year in Ontario, this is among the most intriguing — and explosive — in recent memory, thanks in large part to the enigmatic flamboyance of the man at the centre of the controversy.

“I was thinking this guy was wealthy,” says Nick Kerkez, a Toronto contractor who rented Joseph a new Etobicoke home last month before discovering Joseph's rent cheques were linked to a bank account with a \$3 balance.

“I put every single cent I've got to build this house and put it on the market. This is my first time being a landlord and this is what happens to me.”

Greg Gilmour, the broker-owner of Re/Max Realty Specialists that represented Kerkez in his rental agreement with Joseph, calls it “the worst case of a nightmare tenant I've seen since I started in real estate in 1975.”

Joseph vigorously denies the allegations from all three landlords. He says he's a millionaire more than capable of paying his rent and that he will spare no expense in seeking redress. He plans lawsuits and public protests, including commissioning an L.A.-produced song and hiring placard-carrying protesters.

“Shock and awe. That's what it's going to be like,” he declared this week, adding that he's flown three “security guys” from Los Angeles to join him in Toronto. “I'm coming so hard it's ridiculous. . . . If (they) want to play like that, we'll play a war of financial attrition.”

**The self-described** financial guru lists his first name as “Goodgracious” in public records and has the letters “GG” branded (not tattooed) into his right arm. But he said in an interview that his birth name is Tovarance Mensah.



Nick Kerkez, a contractor, rented a freshly renovated house to Jordan Joseph, who had been kicked out of his previous two rental units. Kerkez forcibly evicted Joseph less than two weeks after he moved in. (Photo taken April 5, 2011.)

TANNIS TOOHEY/TORONTO STAR

On the websites for 144fx, Joseph refers to himself as “the world’s foremost financial shaman and currency money king. I am just like a bridge over troubled water for bankers, traders, and analysts everywhere. I am a friend to the lost souls. A teacher. A leader. A mystic. Basically, a man of the future, and a master of reality. Let me guide you. Let me show you the way.”

His Toronto landlords say he boasted of his wealth and business affiliations with music stars Beyoncé and Jay-Z, all while passing bad cheques, filling his units with furniture he picked from the garbage and driving a beat-up Mazda pick-up truck rather than Lamborghinis or Range Rovers.

Ontario corporate registration documents show “Goodgracious (Jordan) Joseph” is the 38-year-old president of Maxum Marketing, a holding company involved in investments and acquisitions. It was registered in February.

Joseph’s rental application for Kerkez’s house last month claims his income is \$18,000 a month. He listed his automobile as a 2004 Bentley GT.

“Those cars (in the online videos) are all mine,” Joseph says, citing six luxury vehicles currently in California. “My income comes from a variety of sources. During the financial crisis I sold the hell out of the British pound and the Euro. I made money.”

Joseph has also registered as a principal in a new Ontario corporation called BFX Positive Inc. which he says will be “acquiring small foreign exchange outfits in Toronto.”

**To prospective landlords** in Toronto, Joseph’s financial pedigree made him the perfect tenant.

In August 2010, he responded to a Craigslist ad and moved his family into a two-bedroom Little Italy unit above retail shops on a short-term sublet agreement, says the landlord, who asked not to be identified fearing repercussions from her own landlord.

The woman says Joseph spoke of his California mansion and wealth when he rented her place.

Joseph says he sold the Pasadena home to enrol his daughter in ballet school in Toronto. The couple was also planning to send their daughter to Branksome Hall, a private girl’s school where annual tuition costs about \$25,000.

“It was all a bit odd,” says the woman subletting the Little Italy unit. “If you have this mansion in California, why are you putting your child in school in Toronto? It didn’t add up. But it was their business.”

While Joseph paid \$100 up front with promises of more, he became “cagey” after moving in, she says.

“He’d keep saying things like, ‘My bank transfers didn’t come through.’ It went on day to day.”

After two weeks of repeated requests for payment, she says she demanded that the couple to leave.

“They very begrudgingly left without paying me (the full rent). It did get heated. He said how dare I treat them that way. It’s really twisted. He’s taking advantage of people and somehow, in his mind, he’s being done wrong. It was scary in the end getting them out of there.”

Joseph dismisses the allegations, saying the woman suddenly asked him and his family to leave before their leased apartment was ready for possession.

“We don’t owe her a penny,” he says. “I’m a millionaire, sir. I don’t have to not pay somebody a little bit of money... The issue I’m encountering is people not keeping their word.”

**Joseph’s next address** was a \$3,000-a-month Lakeshore Avenue condo owned by Tushar Das, a Toronto businessman who decided to rent out his new unit last summer. The Josephs were the condo’s first occupants.

“I got a frantic call from my agent saying they needed to move in early,” Das recalls. “The story was that they had to suddenly move out of where they were.”

Joseph gave Das's agent a cheque for the first month's rent but asked to provide the last month's rent in two installments, Das says. "They said bank accounts were moving over and they didn't have cheques. Stupid me, I took it at face value."

Das was initially impressed with Joseph's stories of working as a trader representing prestigious firms, including Goldman Sachs, and having a team of traders around the world reporting to him.

But inconsistencies quickly emerged.

"I got another frantic call from my agent saying their first month's cheque just bounced."

Joseph sorted that out with a certified cheque. Then, the September and October cheques bounced, says Das. Over the next six months, cheques bounced each month. Repeated requests for payment were ignored, delayed and eventually denied, he says.

By January, the outstanding rent owed was \$12,000.

"It's a huge amount of money," said Das, who had to pay to travel to India in November for his father's funeral. "You can imagine what that's doing to me."

Joseph says he ceased paying rent because Das had broken his commitment to furnish the new unit. While some furniture was provided, a television, dining room chairs and table and bathroom fixtures never arrived, he says.

"I was withholding the rent because they refused to fully furnish the unit as agreed."

The dispute ended up before the Ontario Landlord and Tenant Board. It imposed a five-per-cent rent abatement for the missing furniture but upheld a formal eviction order against Joseph and ordered him to pay Das more than \$9,000, along with nearly \$100 a day between Feb. 9 and the date he moved out.

It took until March 21 for a sheriff to evict Joseph.

After removing his belongings from the unit, Joseph turned to Das, who was looking on in the hallway, and told him he had a cheque with the outstanding rent money.

"He turns to me and goes, 'You can kiss my ass for the money.' Totally beyond belief."

Joseph says he doesn't recall using those words but does admit he was extremely upset with Das.

None of the outstanding rent money Joseph was ordered to pay by the Landlord and Tenant Board has been received, says Das.

"There is no employer to garnish. All you can do is garnish bank accounts and you have to know the exact name, bank branch and account. When someone is operating under aliases like this, it's impossible."

Joseph is unrepentant.

"I'm not saying that he isn't owed. I'm not denying that. But it's a principle matter. . . I'm not going to pay him a goddamn dime."

**Days after** being evicted by Das, Joseph arrived on the doorstep of a newly built, million-dollar Etobicoke home.

Kerkez, a general contractor who demolished the previous building and built a luxurious, modern home, was initially impressed with his first tenant.

"He said he represents Jay-Z and Beyoncé in their foreign financial currency transactions. It all seemed pretty interesting. He even approached me about investing with the company and I was thinking about doing it."

Joseph says that while he never claimed to know Beyoncé, he does know Jay-Z, along with a number of other L.A.-based celebrities.

Both men agree that Joseph successfully paid first and last month's rent — a total of about \$7,000 — and provided a series of post-dated cheques.

But Kerkez quickly began to doubt Joseph's claims of a music-star lifestyle.

There was the beat-up Mazda pick-up in the driveway. And the spartan furniture — a basic kitchen table and two chairs, a modest dresser and bed — and piles of clothing that "looked like they were from Goodwill."

The clincher for Kerkez: His real estate agent discovered that Joseph had been removed from his two previous residences for alleged non-payment.

Kerkez visited Joseph's bank branch to investigate the post-dated rent cheques for the \$3,200-a-month home.

"(The teller) said the most amount of money this account has seen is \$25. The current balance is \$3. That's when I snapped. I didn't move for two days off my sofa. I couldn't think straight. I couldn't eat. I couldn't sleep. I was flabbergasted."

Joseph, who acknowledges the account was short of funds, says he was planning to transfer money into it to cover the rent cheques.

Desperate to evict Joseph without waiting months for a Landlord and Tenant Board hearing, Kerkez took dramatic action: When Joseph was out for the day on April 1, the landlord moved his tenant's belongings and changed the lock.

"I'm breaking the law here," he says. "I just decided this is what I had to do. It is breaking the Landlord and Tenant Act. But I've re-leased the house out to a new tenant, so he can't come back."

Since evicting Joseph, Kerkez's cellphone has been filling with a steady stream of text messages from his former tenant. They threaten to take back possession of the house and demand as much as \$30,000 in compensation for damage to his belongings and the costs of living in a hotel.

One reads: "I'm gonna blow this sh-- up brotha. I'm tired of this crap. Just get a good lawyer. . . I have budgeted 80k to set everything straight. Watch this."

**Last Saturday**, Kerkez and Joseph had a tense confrontation outside the rental house. They had another showdown on Wednesday, this time in a Landlord and Tenant Board hearing.

"I'm going to be filing a (civil) proceeding against the landlord but I'm not seeking possession (of Kerkez's house)," Joseph told the chairwoman in withdrawing his Landlord-Tenant claim.

When Kerkez's paralegal intervened, Joseph lost patience. "If you're going to start being an idiot. . ." Joseph said before being warned by the chairwoman to watch his language.

Anthony Kassam, the paralegal, told the hearing that there's no need for "showboating."

"It's not showboating," Joseph fired back. "I just want my money."

Joseph says his wife and 14-year-old daughter have temporarily moved to New York while he lives in a hotel and searches for a new home. He says he's filed a complaint with police against Kerkez over the eviction. And his plans for a public campaign against his former landlords their agents will unfold "very soon."

Kerkez has filed his own police complaint against Joseph, alleging harassment.

Says the novice landlord: "This has been a complete nightmare."