



FAKES, FRAUD AND FORGERY

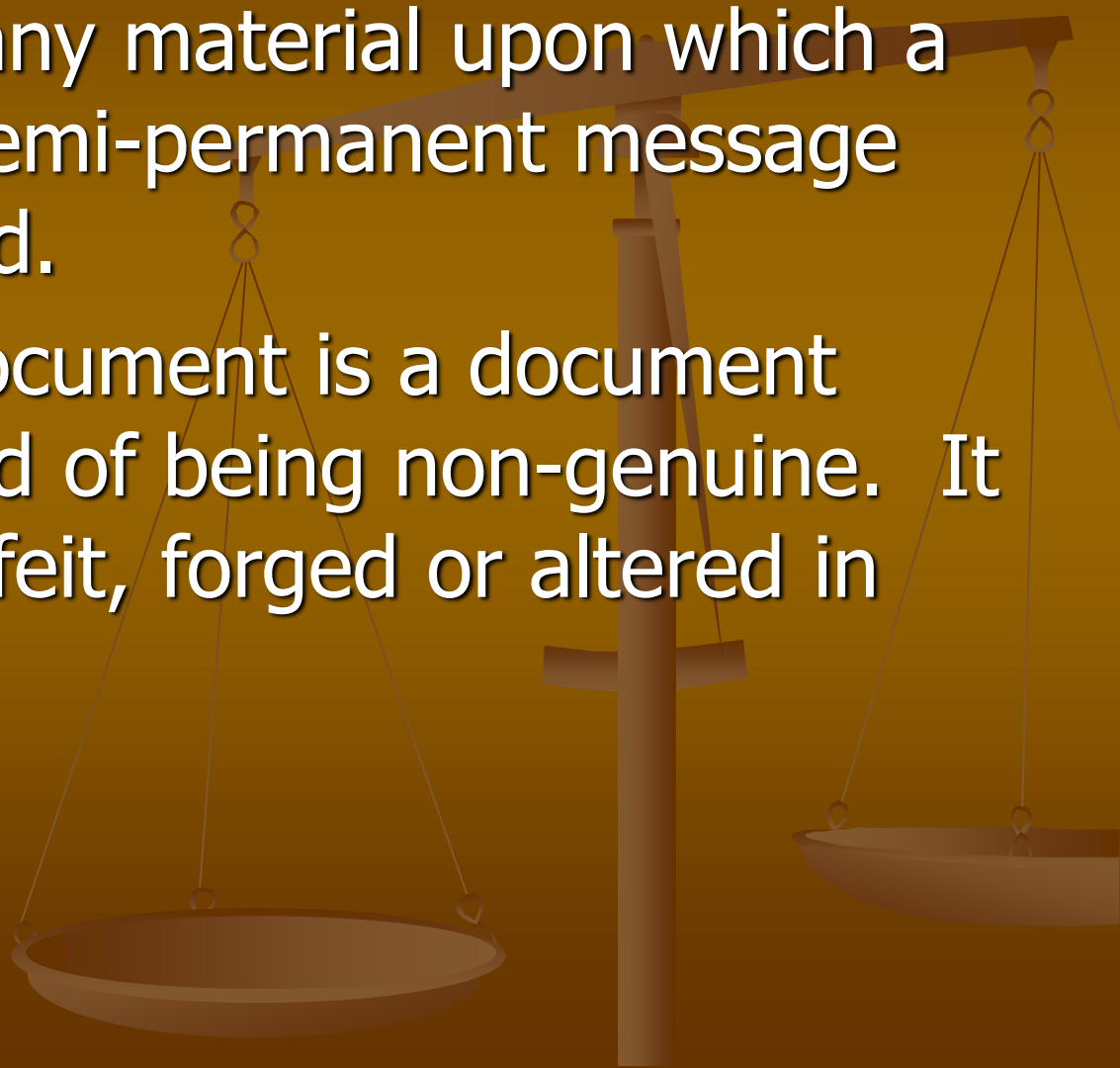
Kathie Koppenhaver
Certified Forensic Document Examiner

Document Examiners draw conclusions about documents:



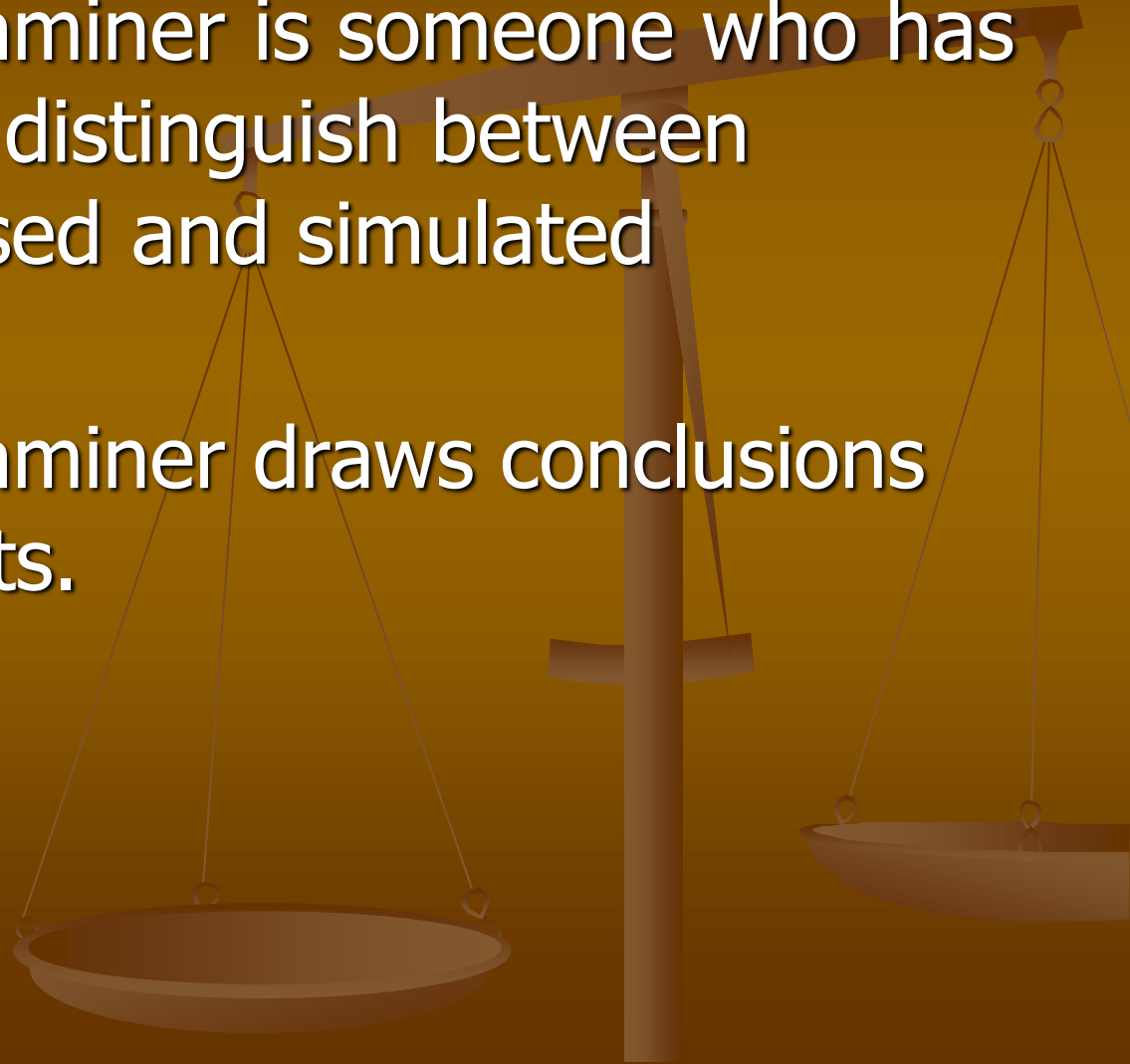
What is a document?

- A document is any material upon which a permanent or semi-permanent message can be imprinted.
- A questioned document is a document that is suspected of being non-genuine. It may be counterfeit, forged or altered in some way.



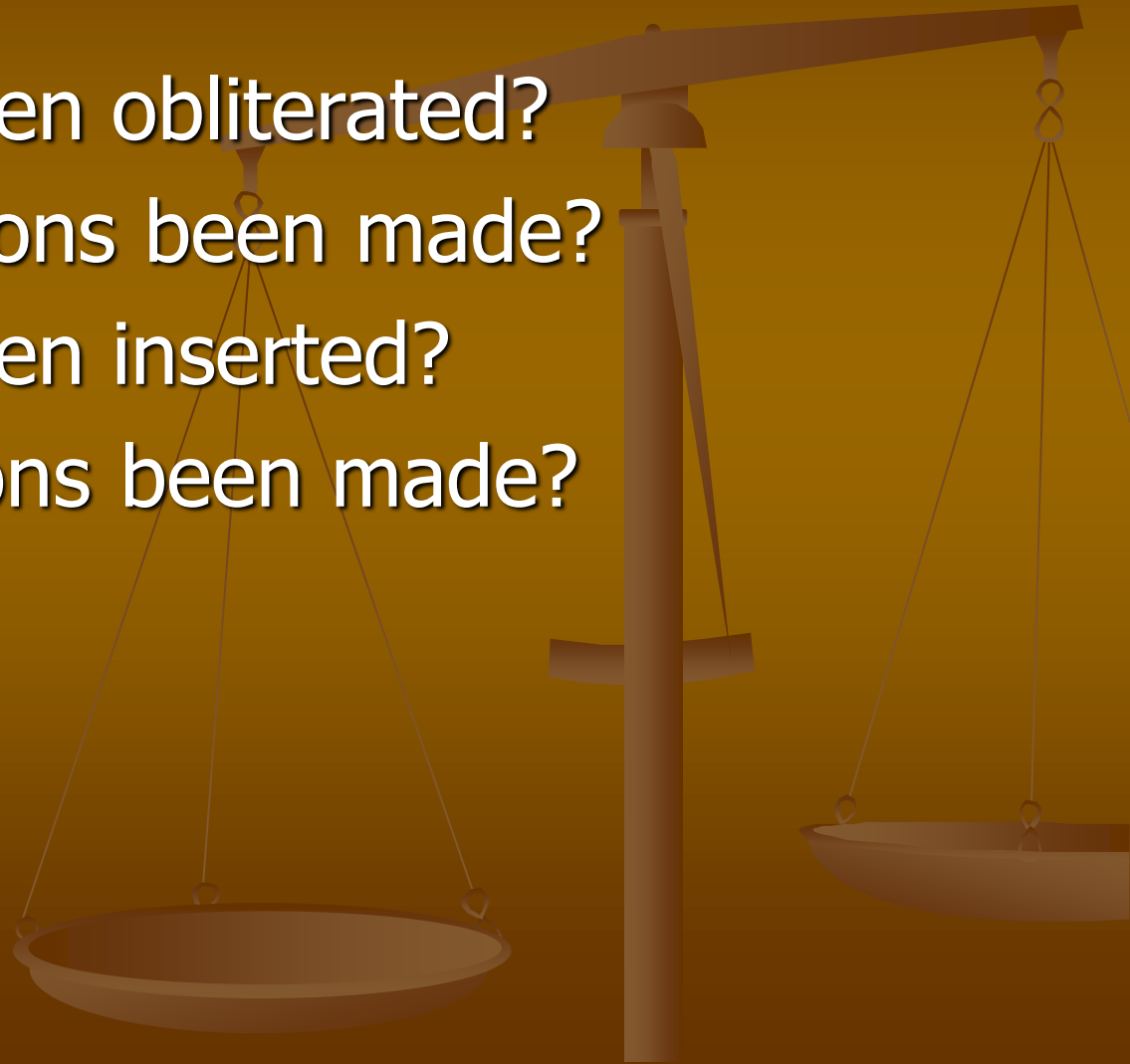
What does an examiner do?

- A document examiner is someone who has been trained to distinguish between genuine, disguised and simulated handwriting.
- A document examiner draws conclusions about documents.

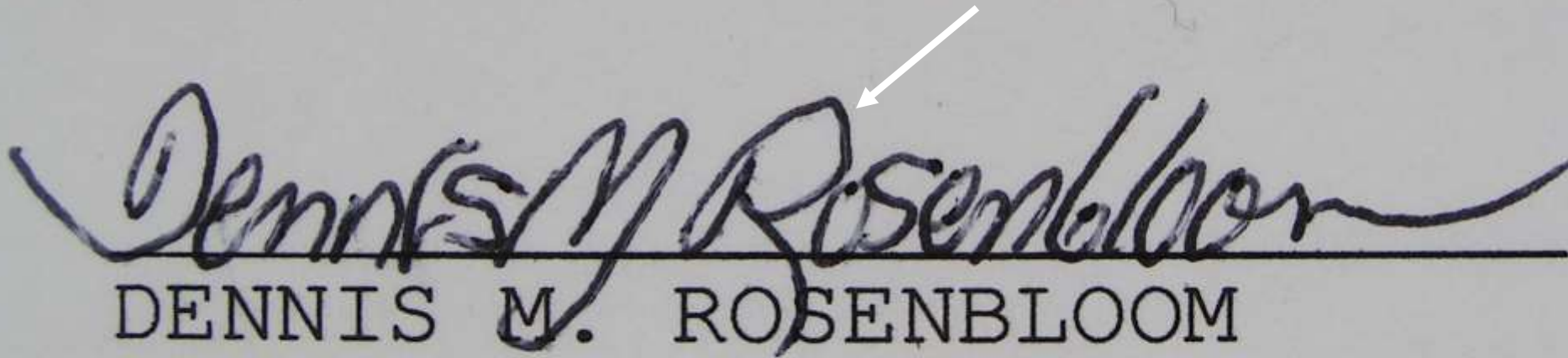


Alterations

- Has material been obliterated?
- Have any additions been made?
- Has material been inserted?
- Have substitutions been made?



Is the signature genuine?



Dennis M. Rosenbloom

DENNIS M. ROSENBLOOM

A white arrow points to the top of the 'R' in the handwritten signature.



Dennis M. Rosenbloom

A red arrow points to the top of the 'R' in the handwritten signature.

Is the signature genuine?

Arthur J. Olson

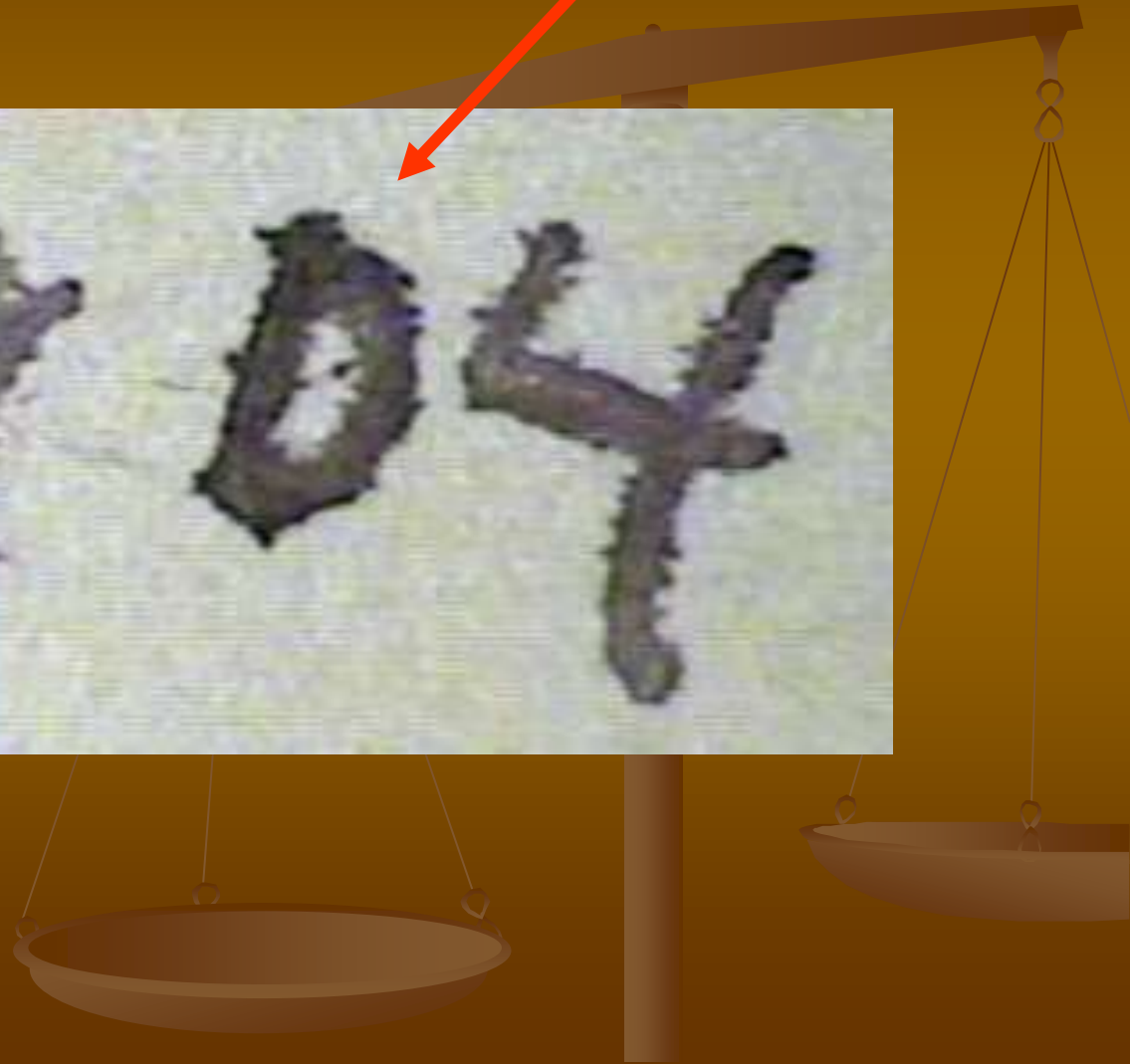
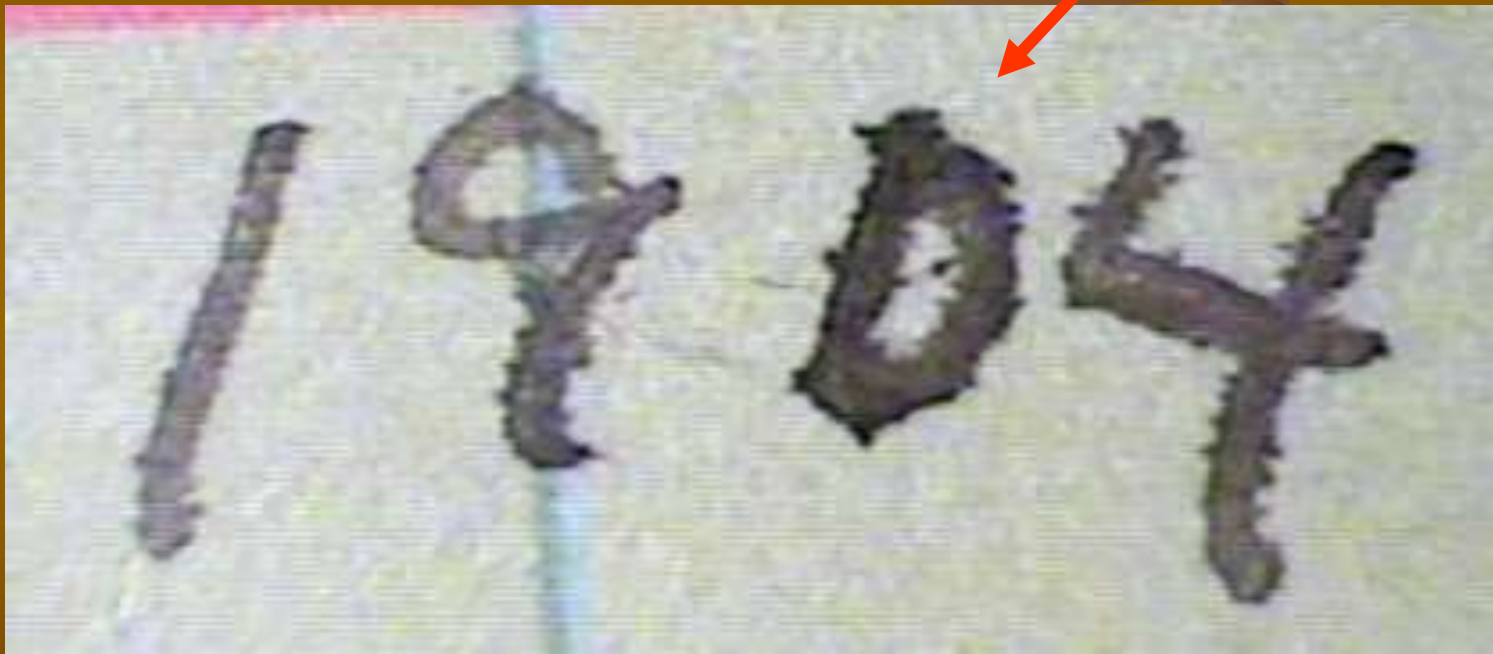
KNOWN

Arthur J. Olson

Arthur J. Olson

Arthur J. Olson

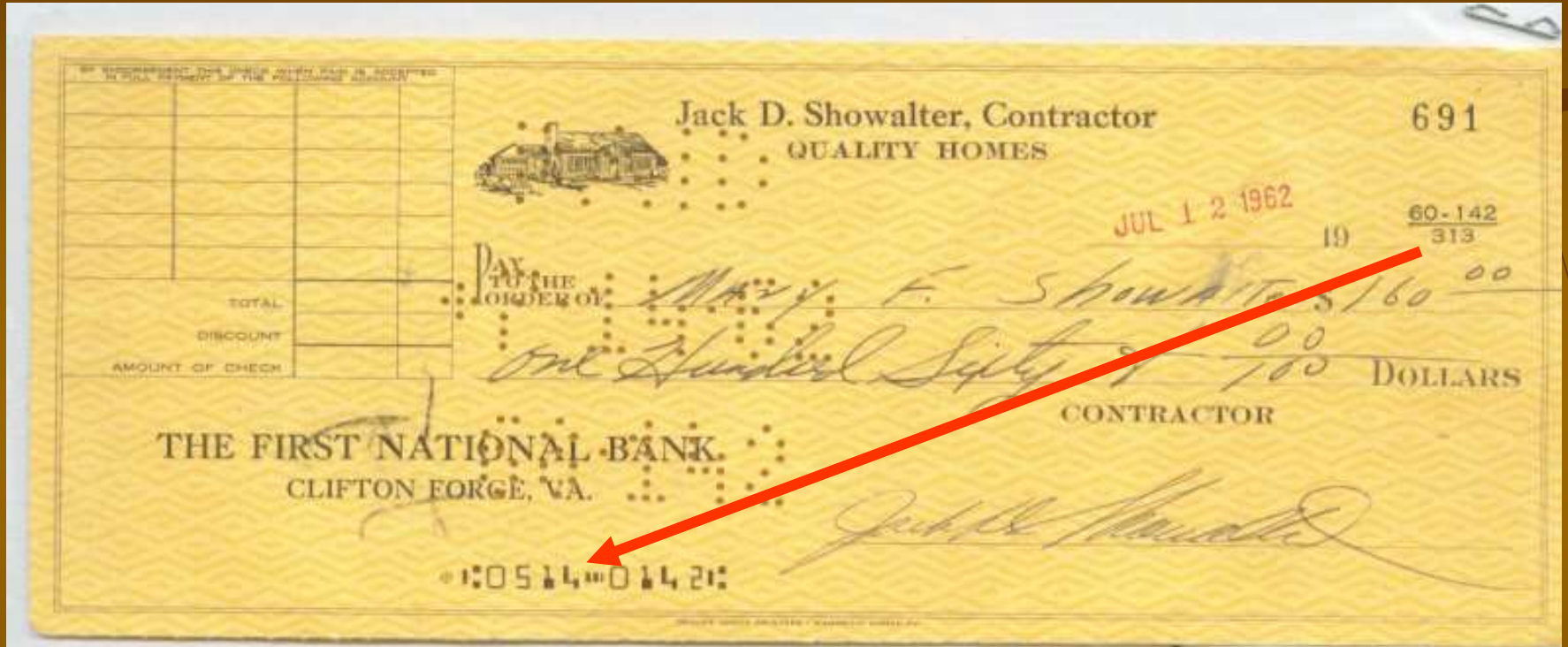
Has the document been altered?



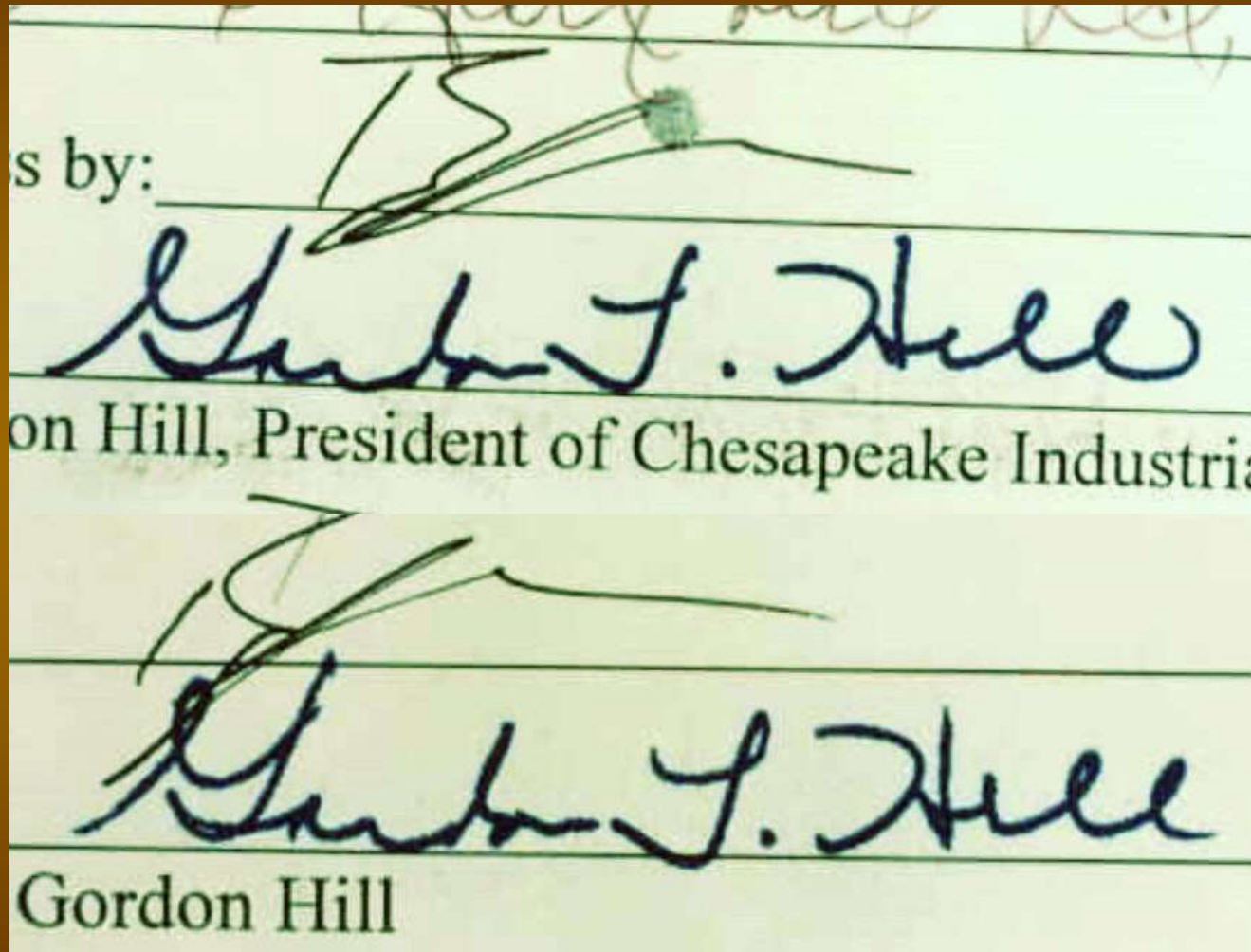
What is written under whiteout?



Is the document counterfeit?



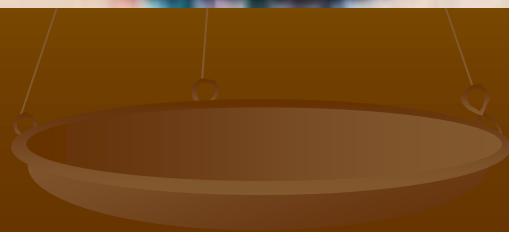
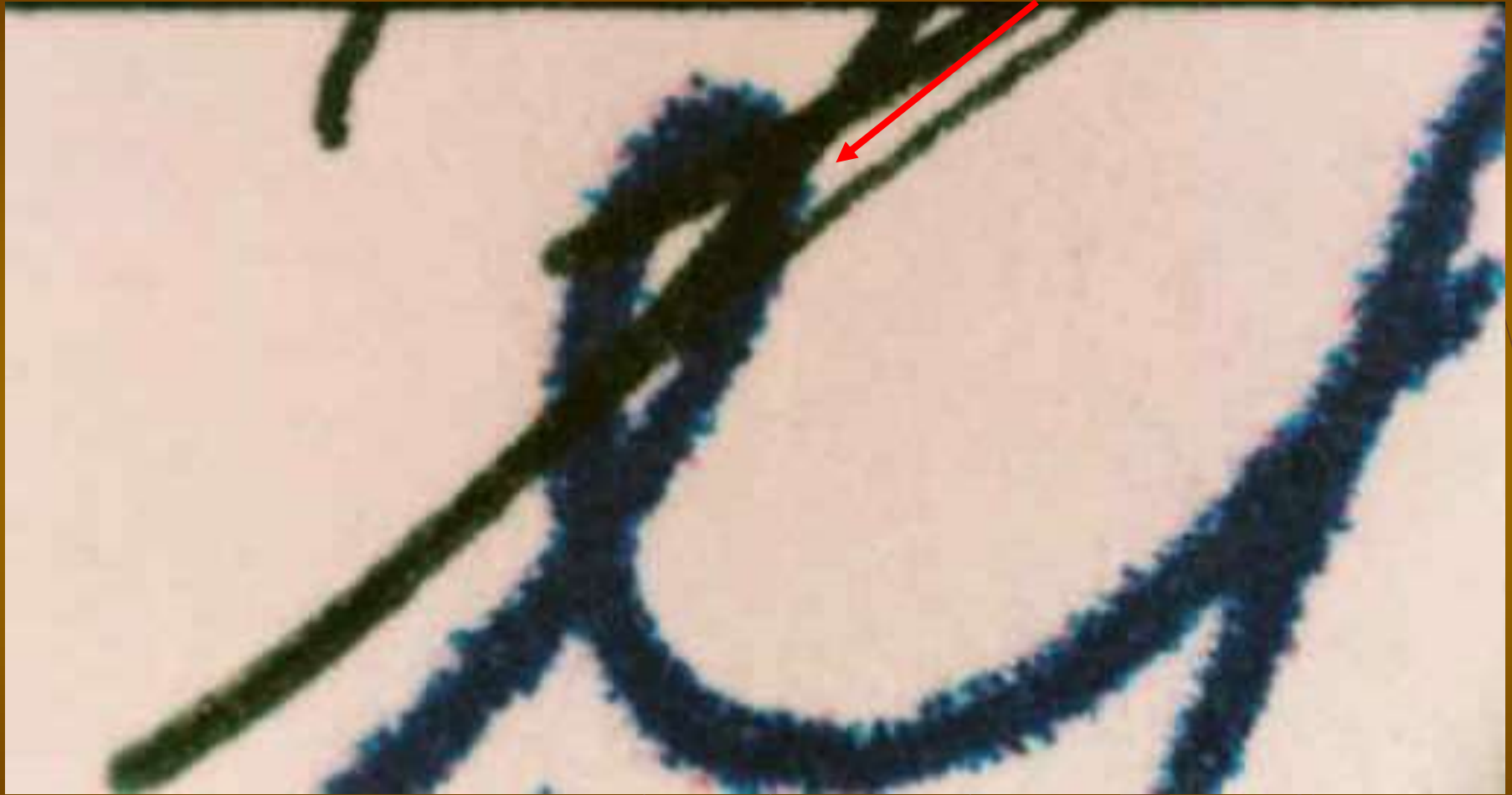
Is the document cut and paste?



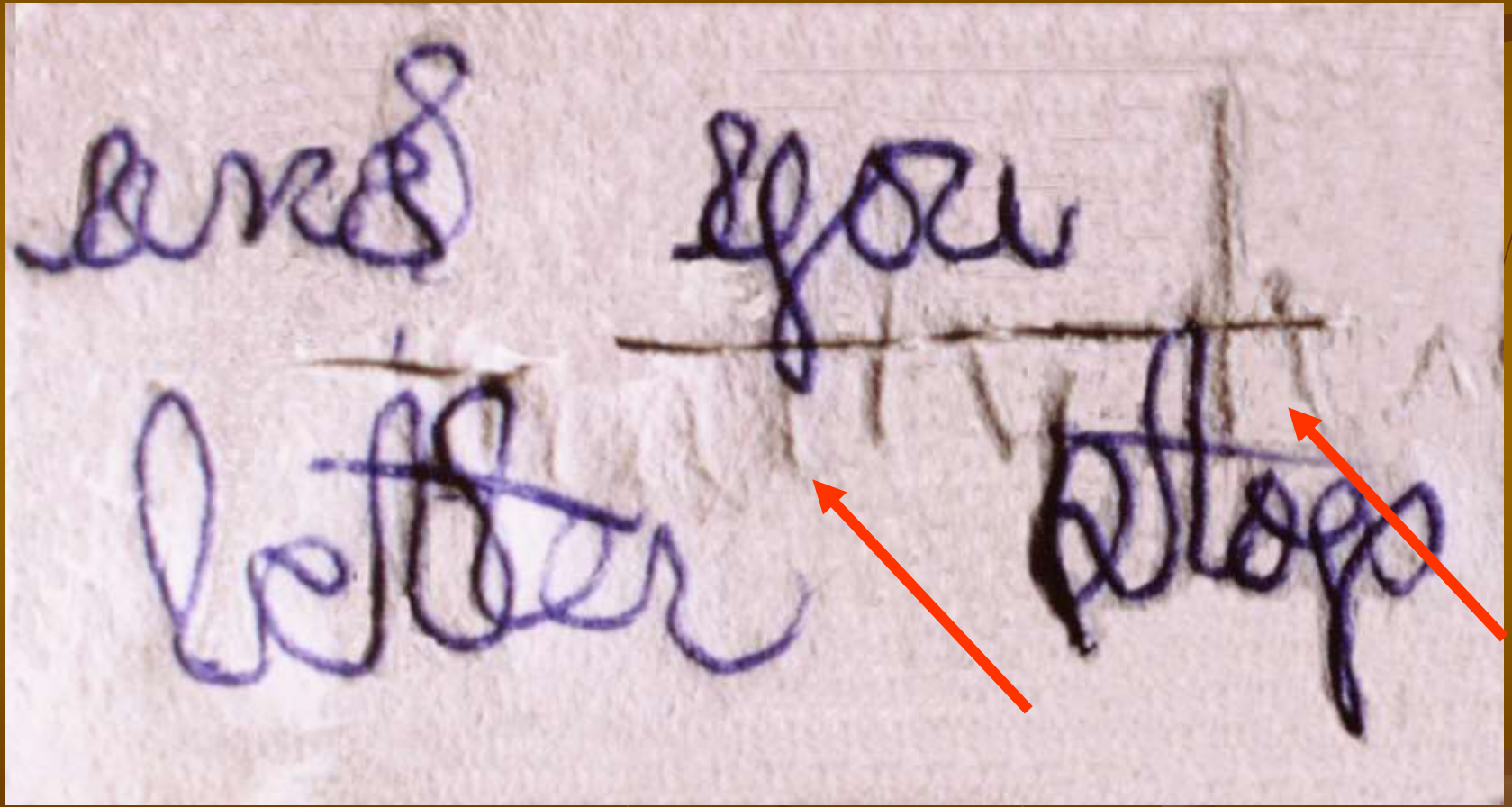
Robert J. Hill

Robert J. Hill

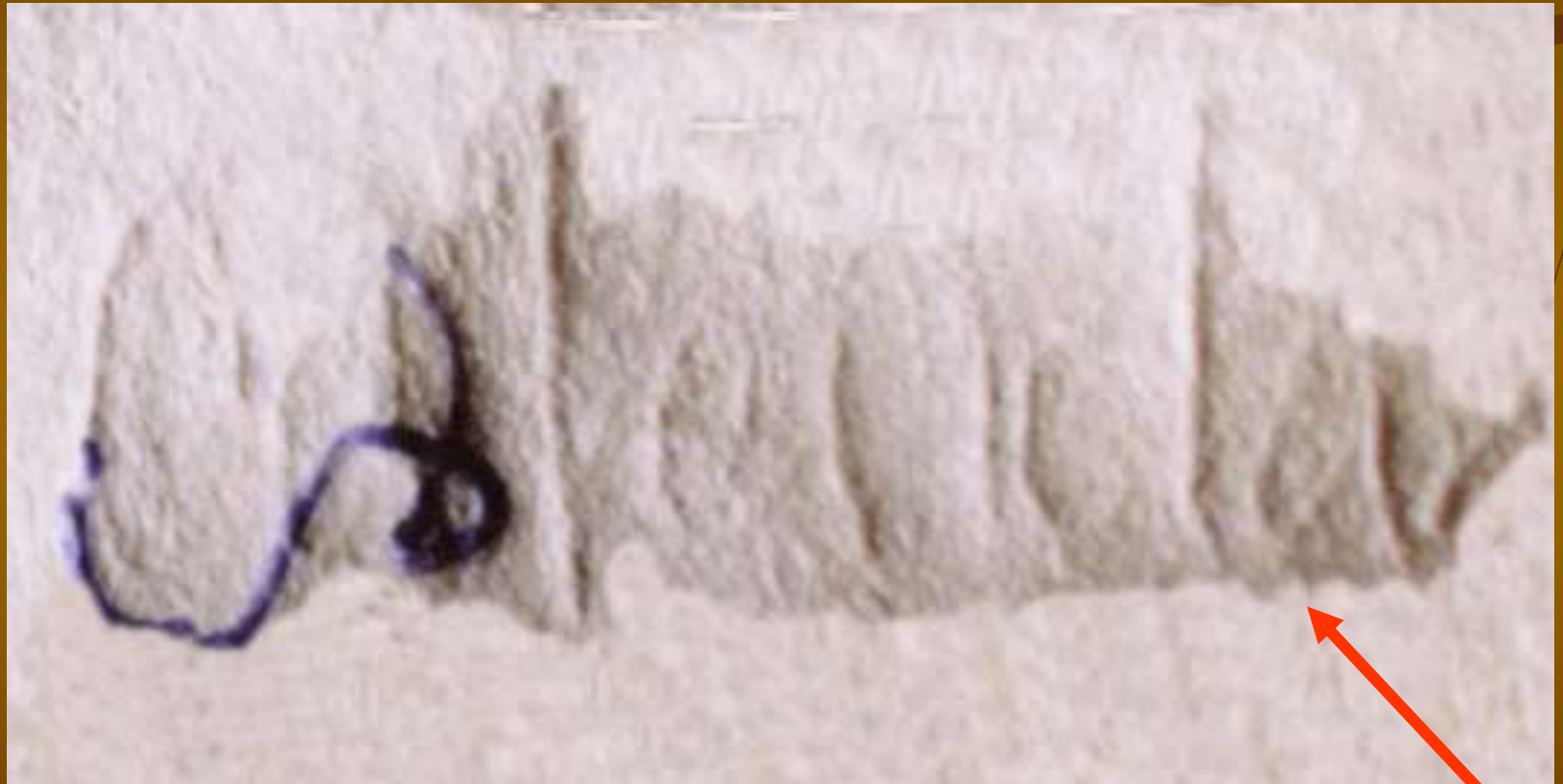
Robert J. Hill



Who wrote the anonymous letter?

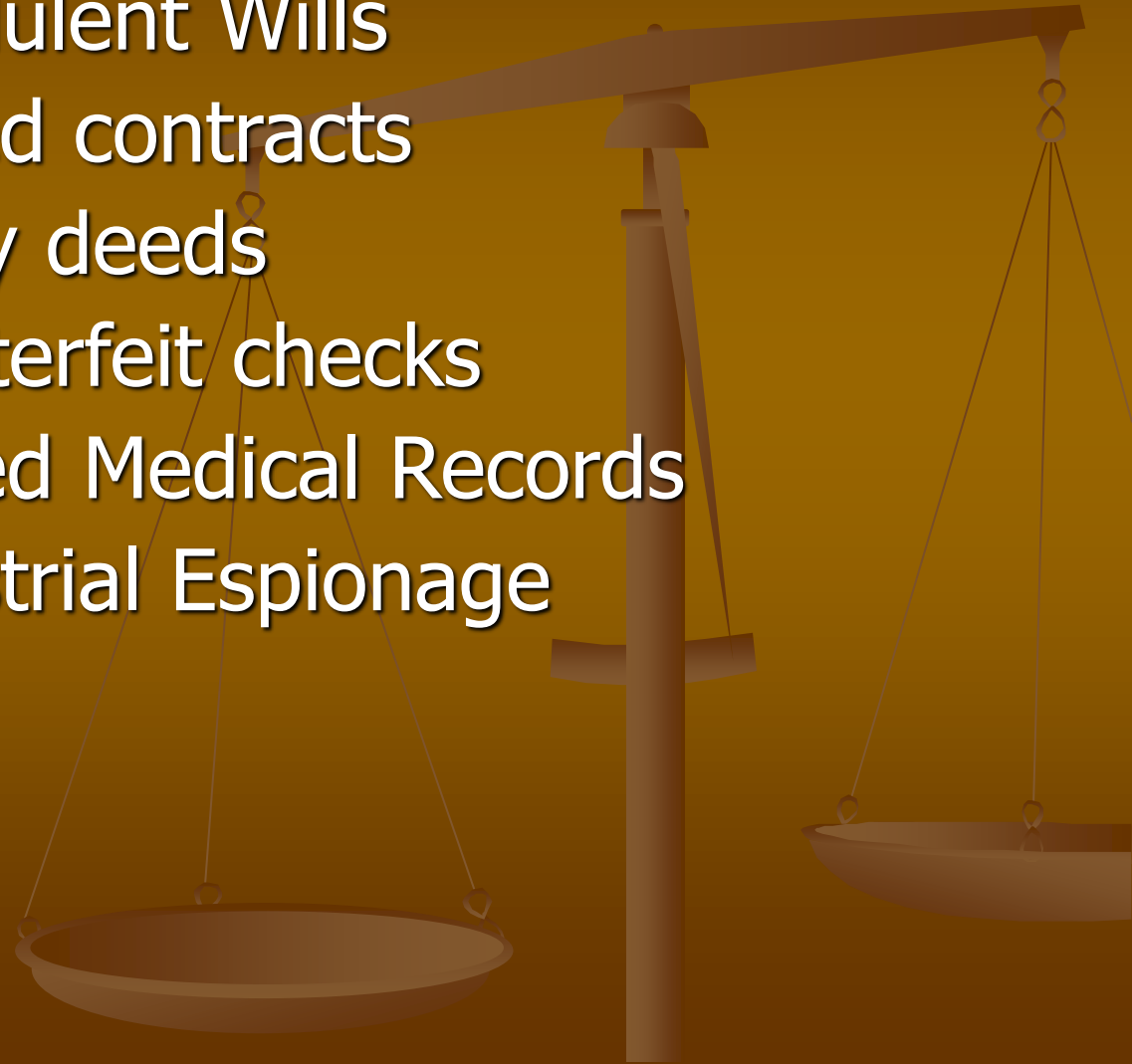


Who wrote the anonymous letter?



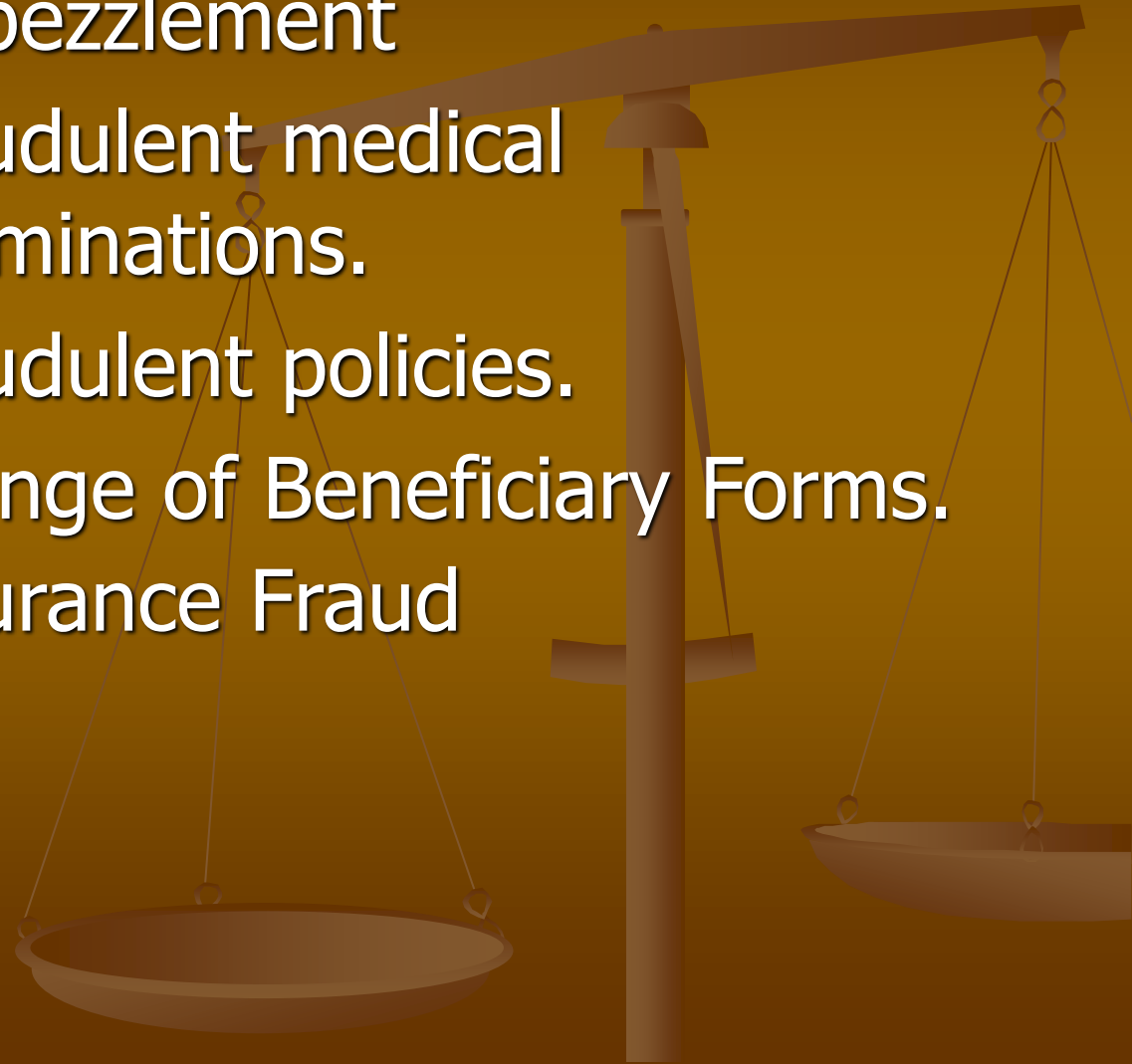
Types of Cases

- Fraudulent Wills
- Forged contracts
- Phony deeds
- Counterfeit checks
- Altered Medical Records
- Industrial Espionage



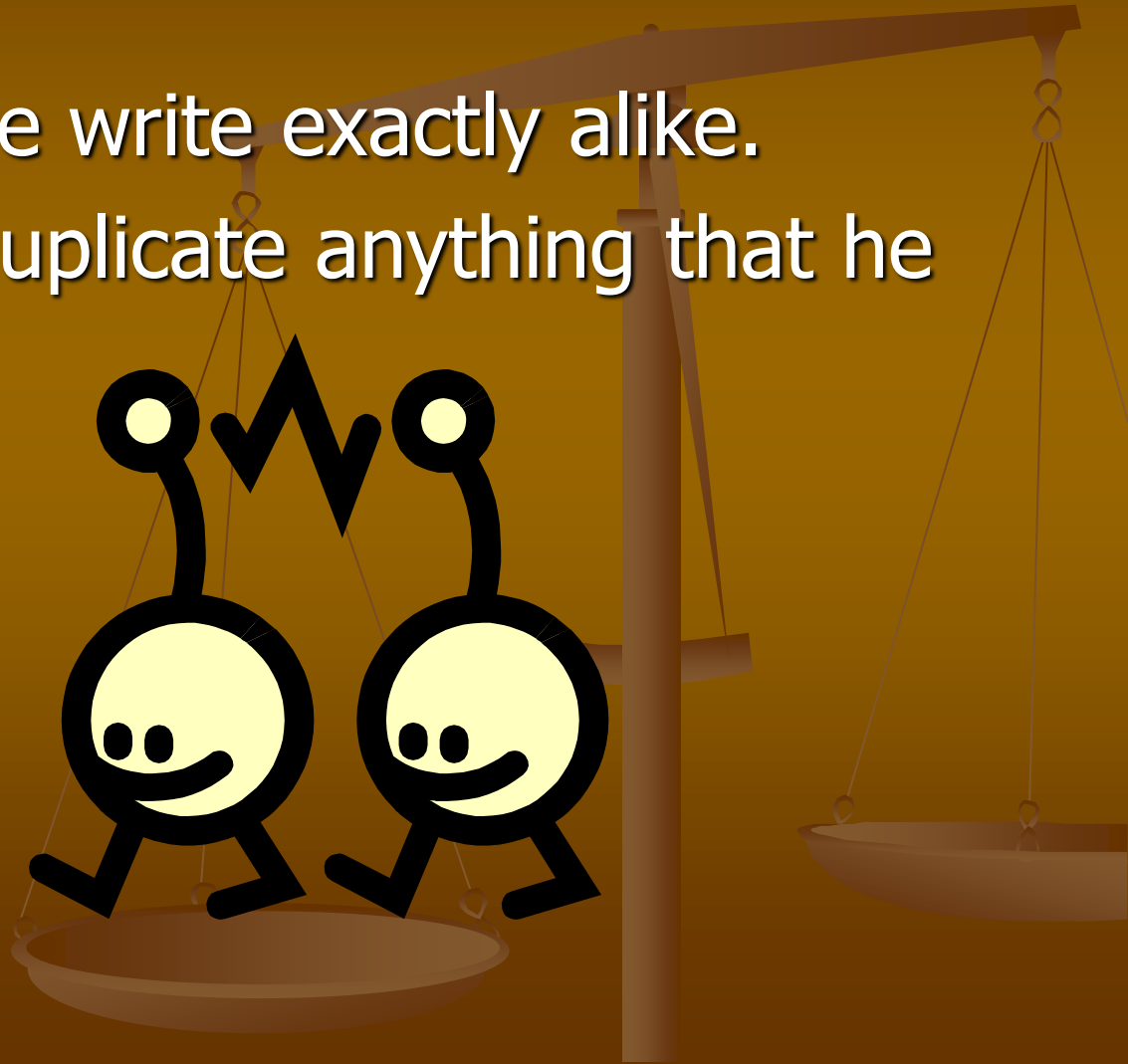
Types of Cases

- Embezzlement
- Fraudulent medical examinations.
- Fraudulent policies.
- Change of Beneficiary Forms.
- Insurance Fraud



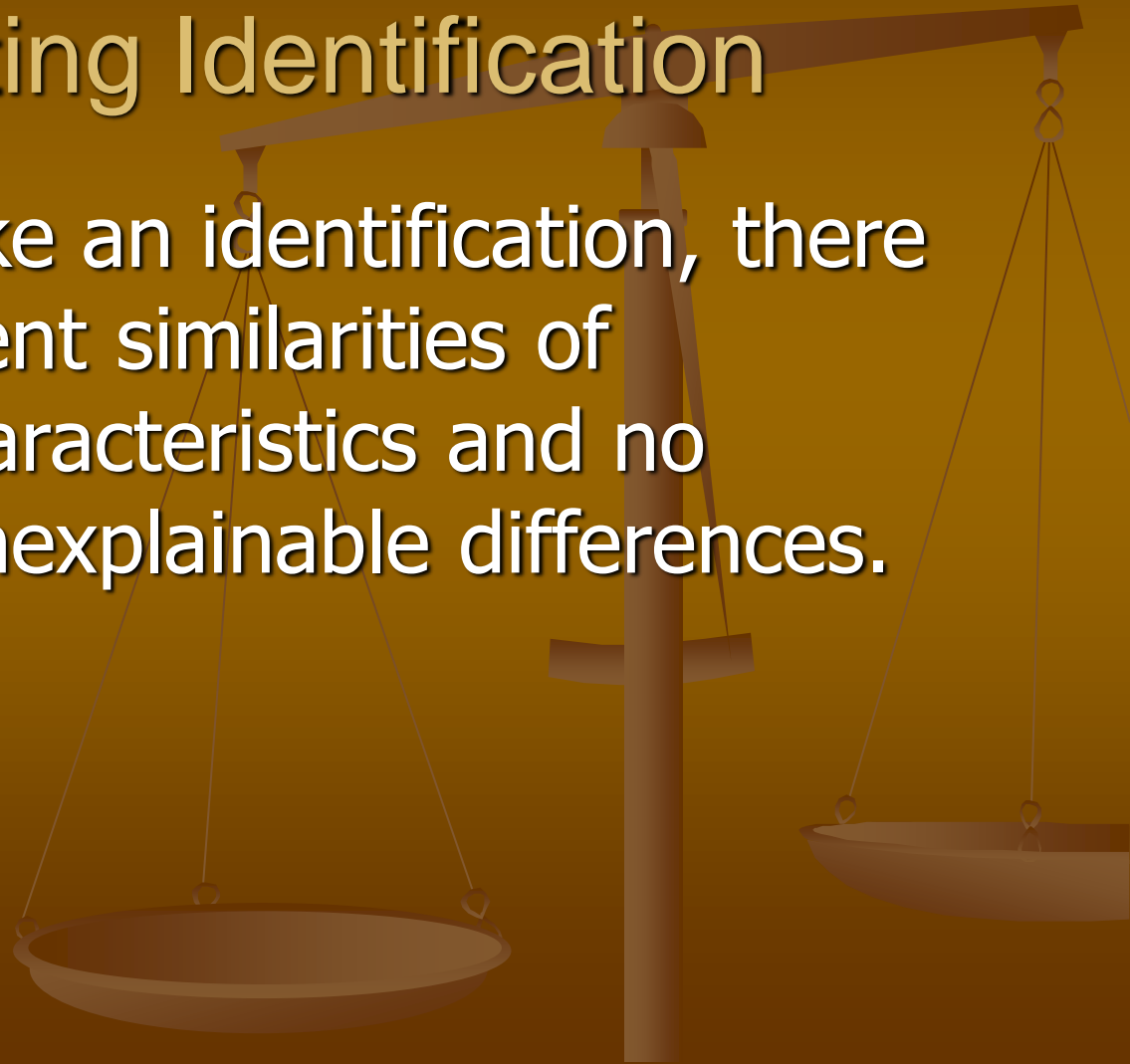
Principles of Handwriting

- No two people write exactly alike.
- No one can duplicate anything that he has written.



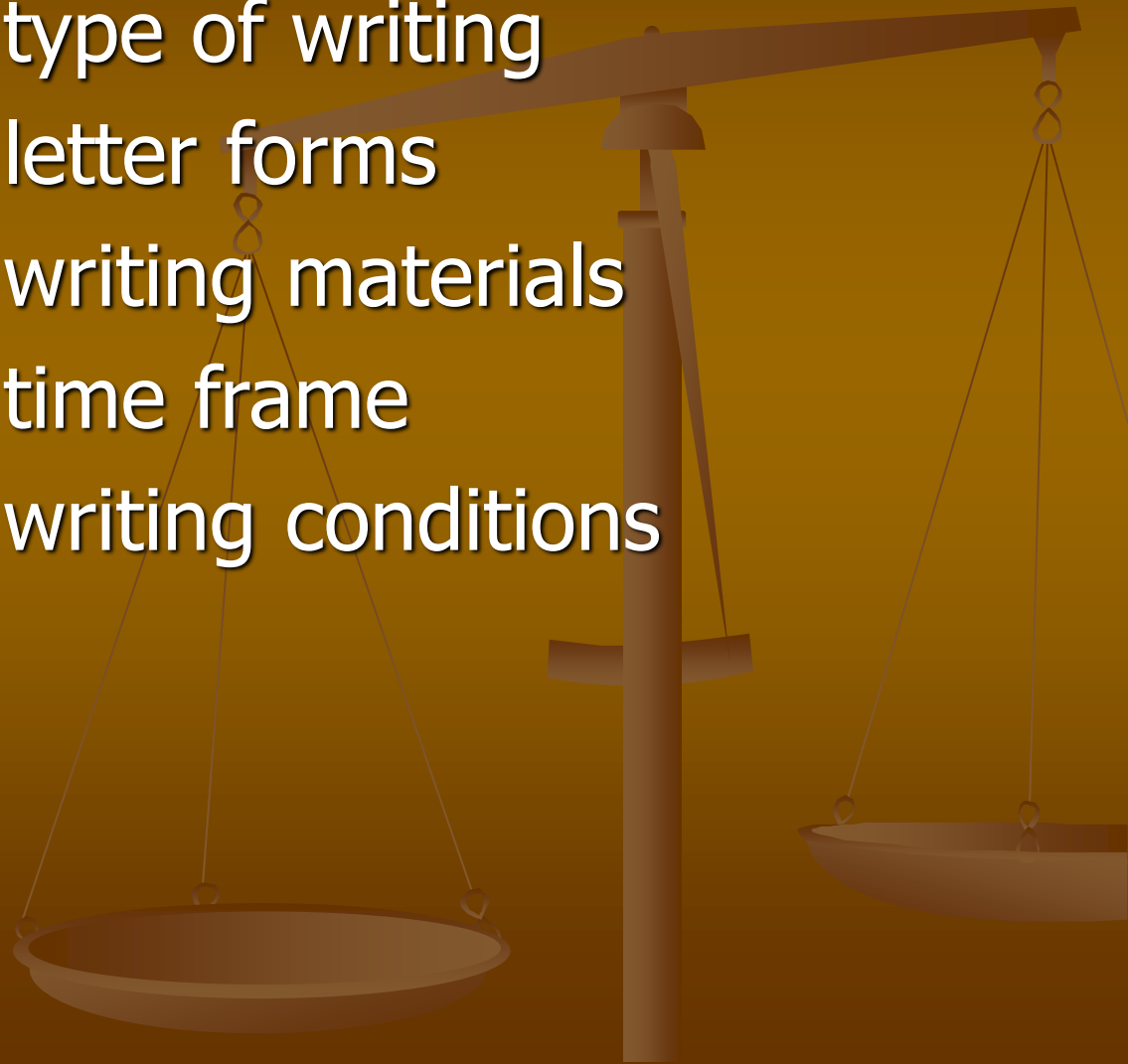
Basic Principle of Handwriting Identification

- In order to make an identification, there must be sufficient similarities of handwriting characteristics and no fundamental unexplainable differences.



Comparison Material

- Similar type of writing
- Similar letter forms
- Similar writing materials
- Similar time frame
- Similar writing conditions



Comparison Material

- Normal course of business documents



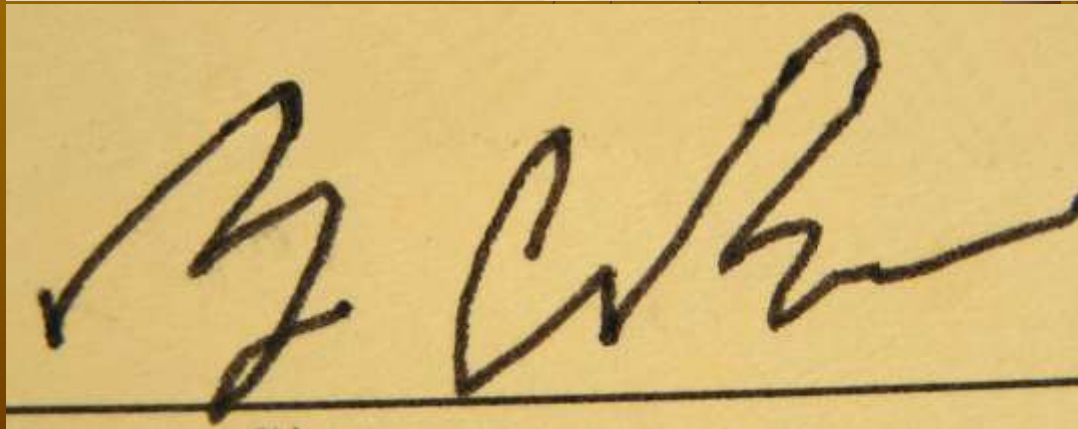
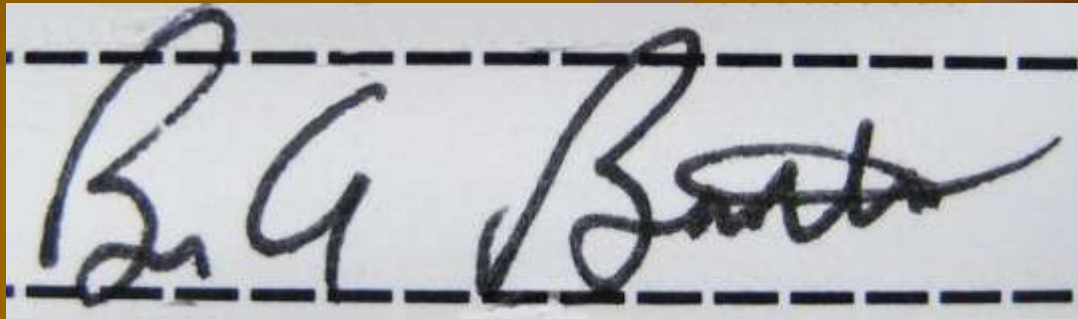
Example

Q-1 *Jeffrey Lee Greenspan*
Jeffrey Lee Greenspan

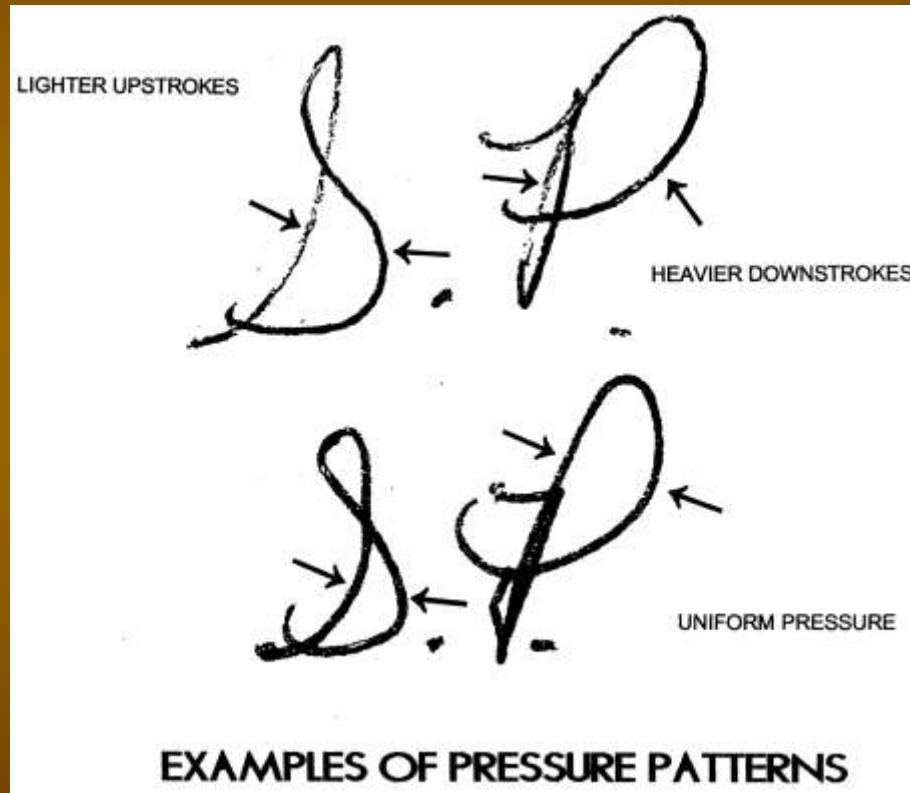
K-1 *Jeffrey Lee Greenspan*
Jeffrey Lee Greenspan

Fundamental Differences

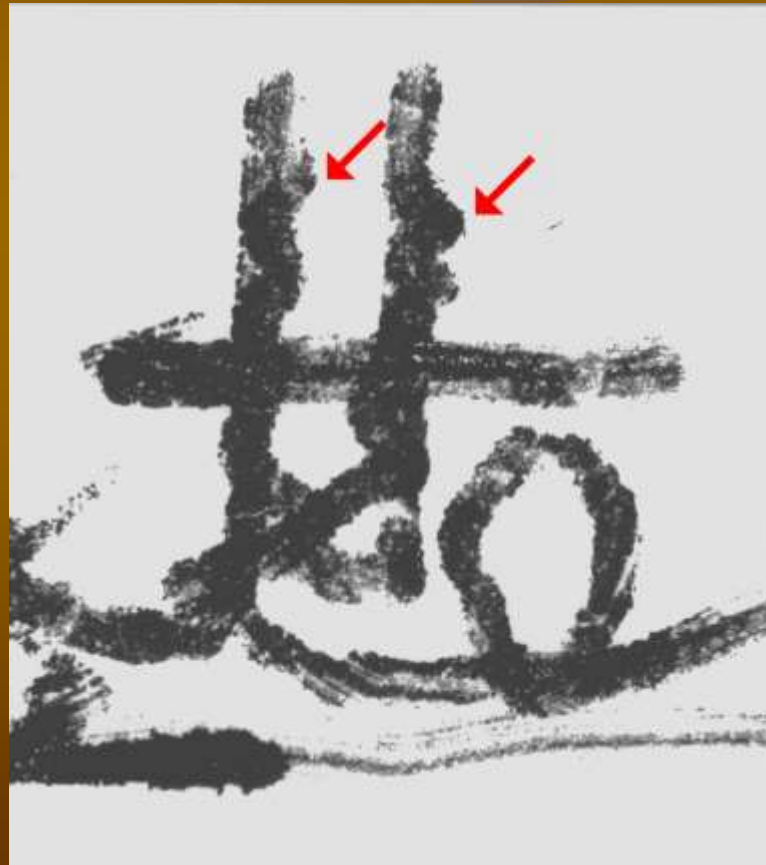
Difference in line quality



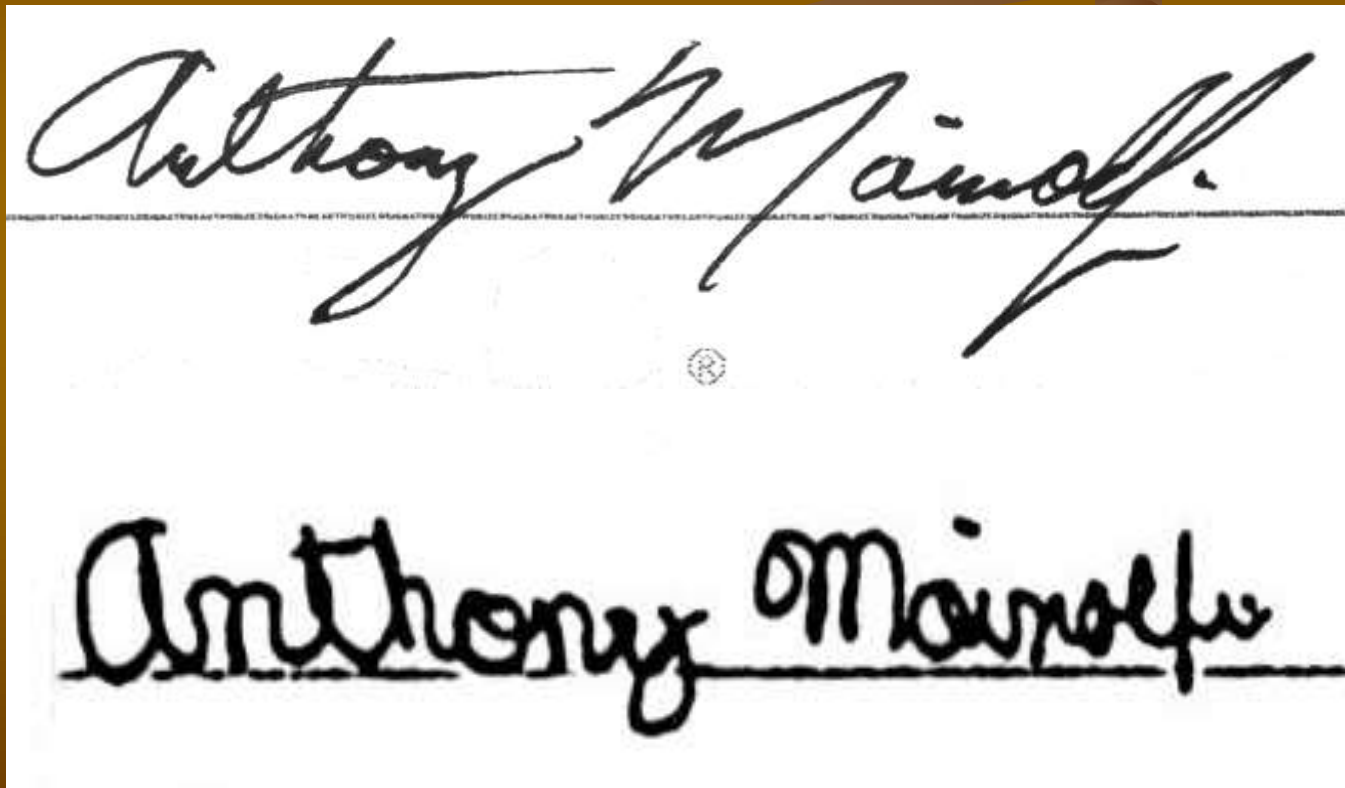
Differences in pressure patterns



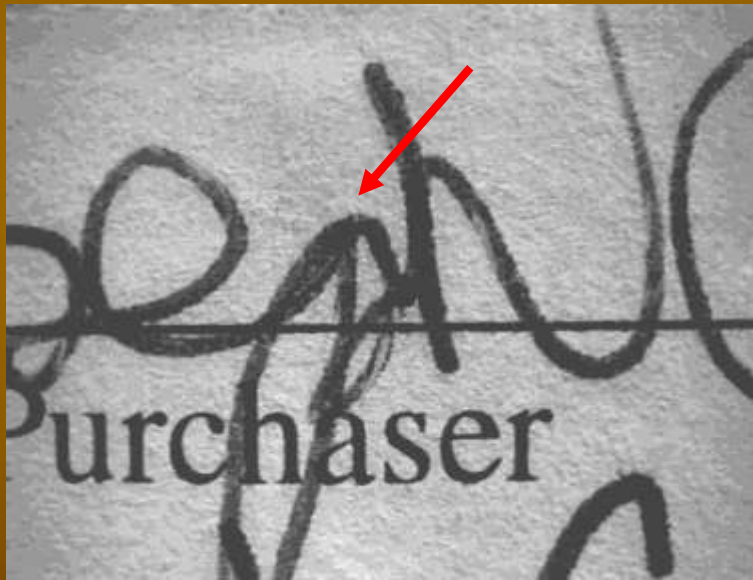
Different method of construction



Different skill level

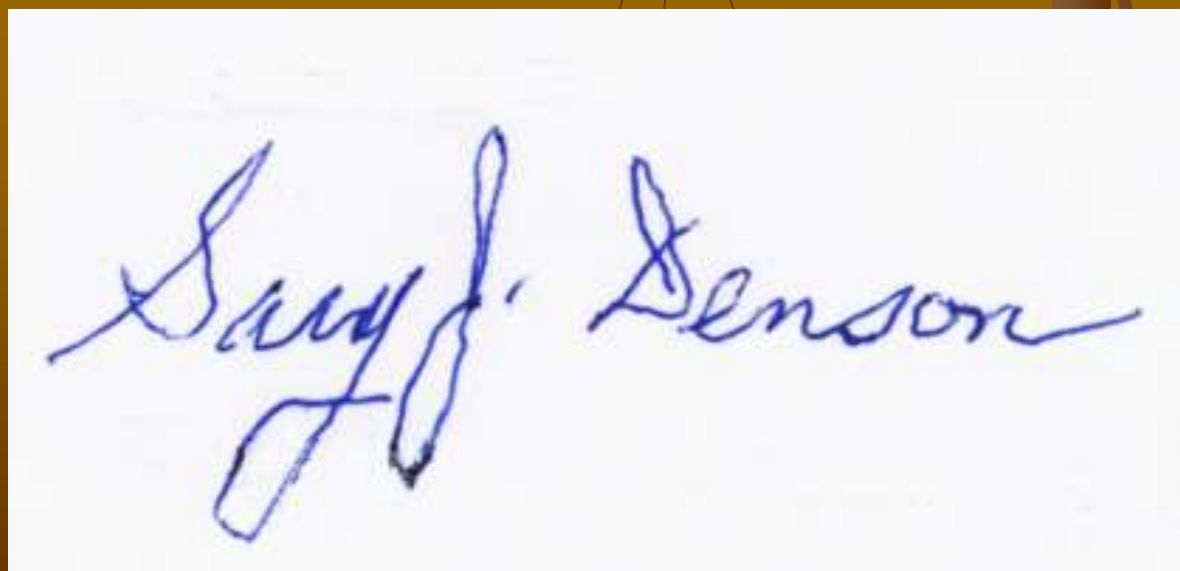


Subtle subconscious characteristics.



In addition:

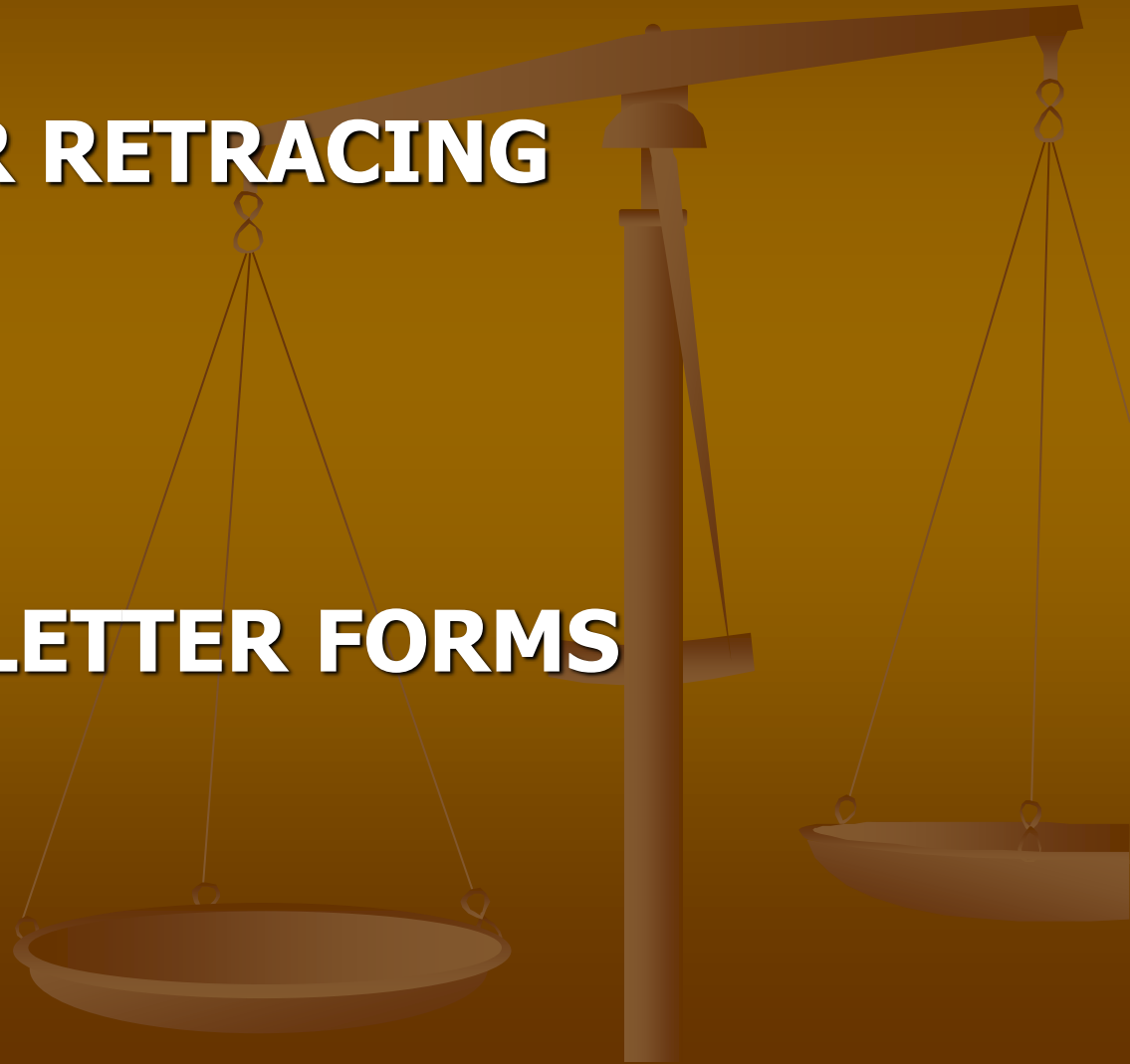
- In order to make an identification there can be no signs of forgery present in the questioned document (unless the genuine writing has similar characteristics)



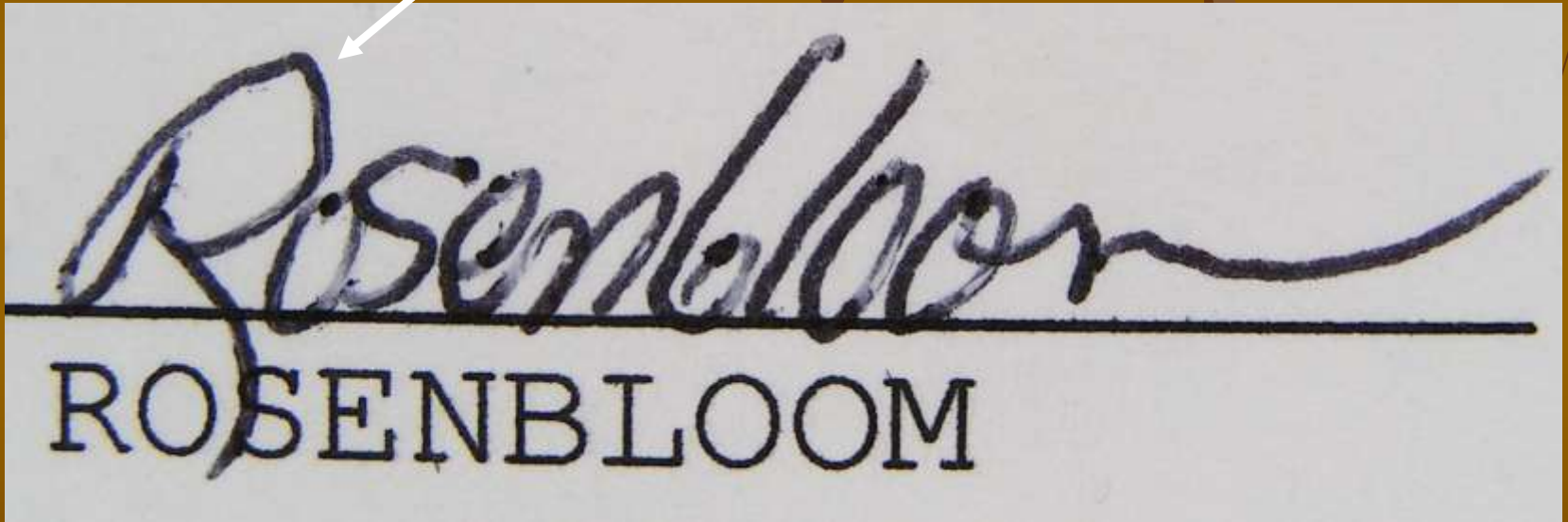
Smyf. Denson

Signs of Forgery

- **TREMOR**
- **PATCHING OR RETRACING**
- **TRACING**
- **PEN LIFTS**
- **ERASURES**
- **DISSIMILAR LETTER FORMS**



TREMOR

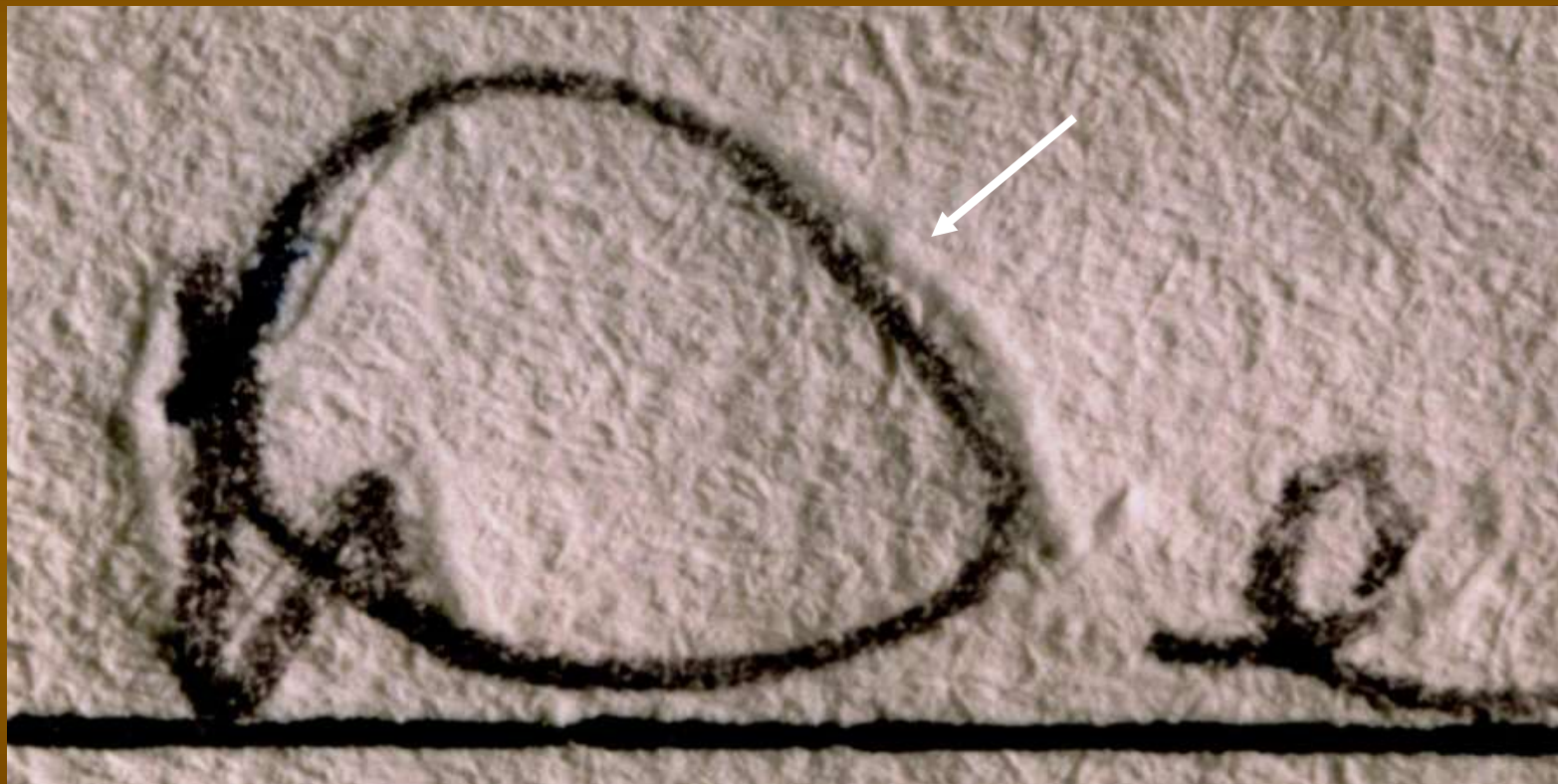


ROSENBLROOM

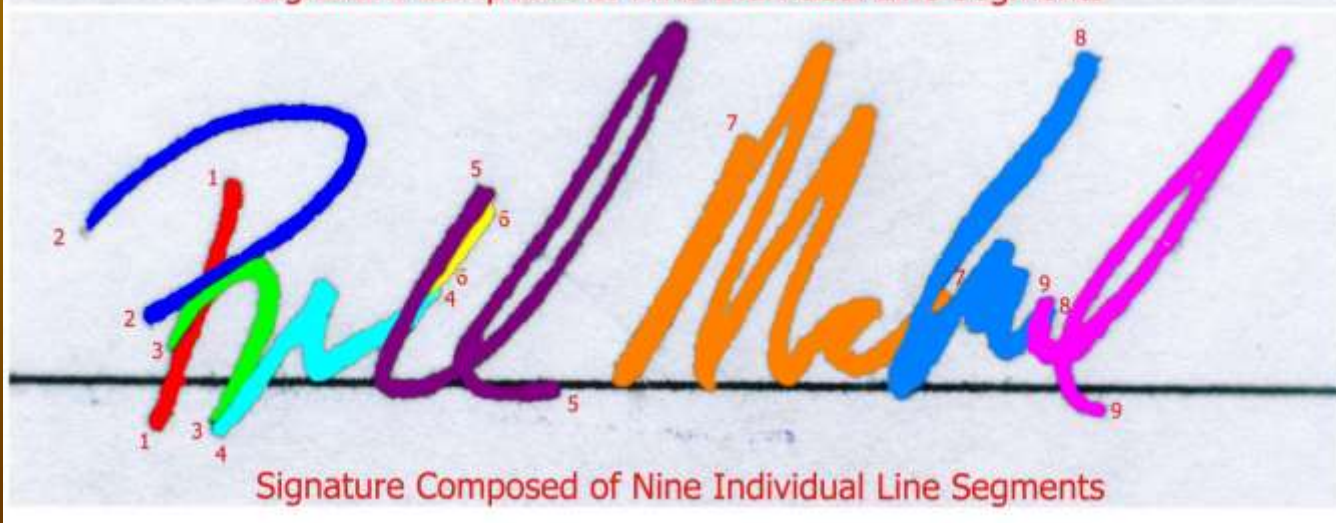
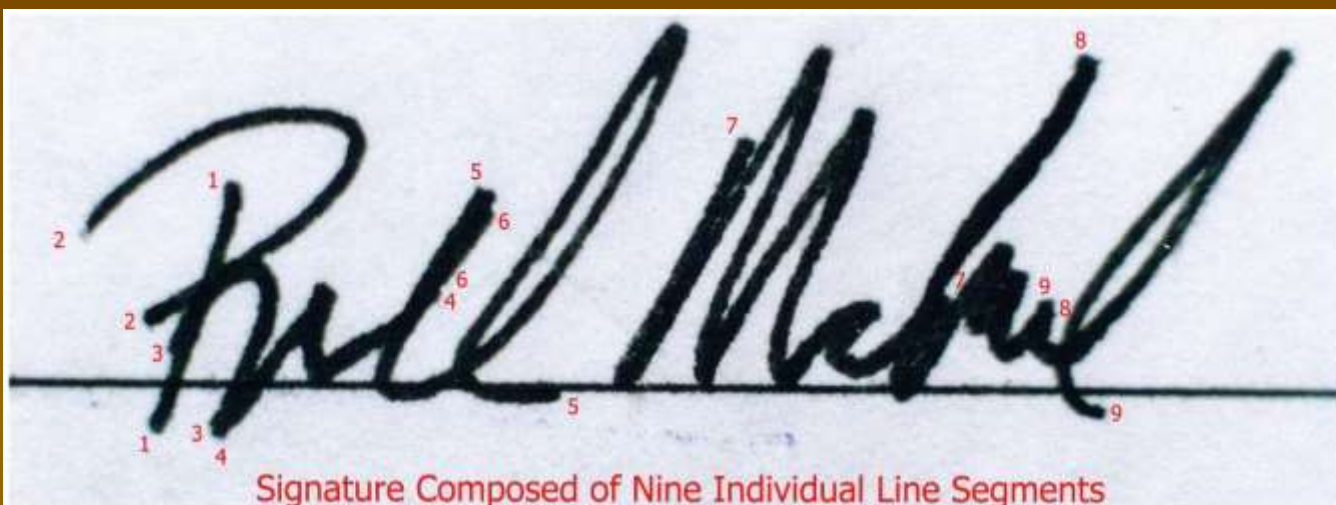
Patching or Retracing



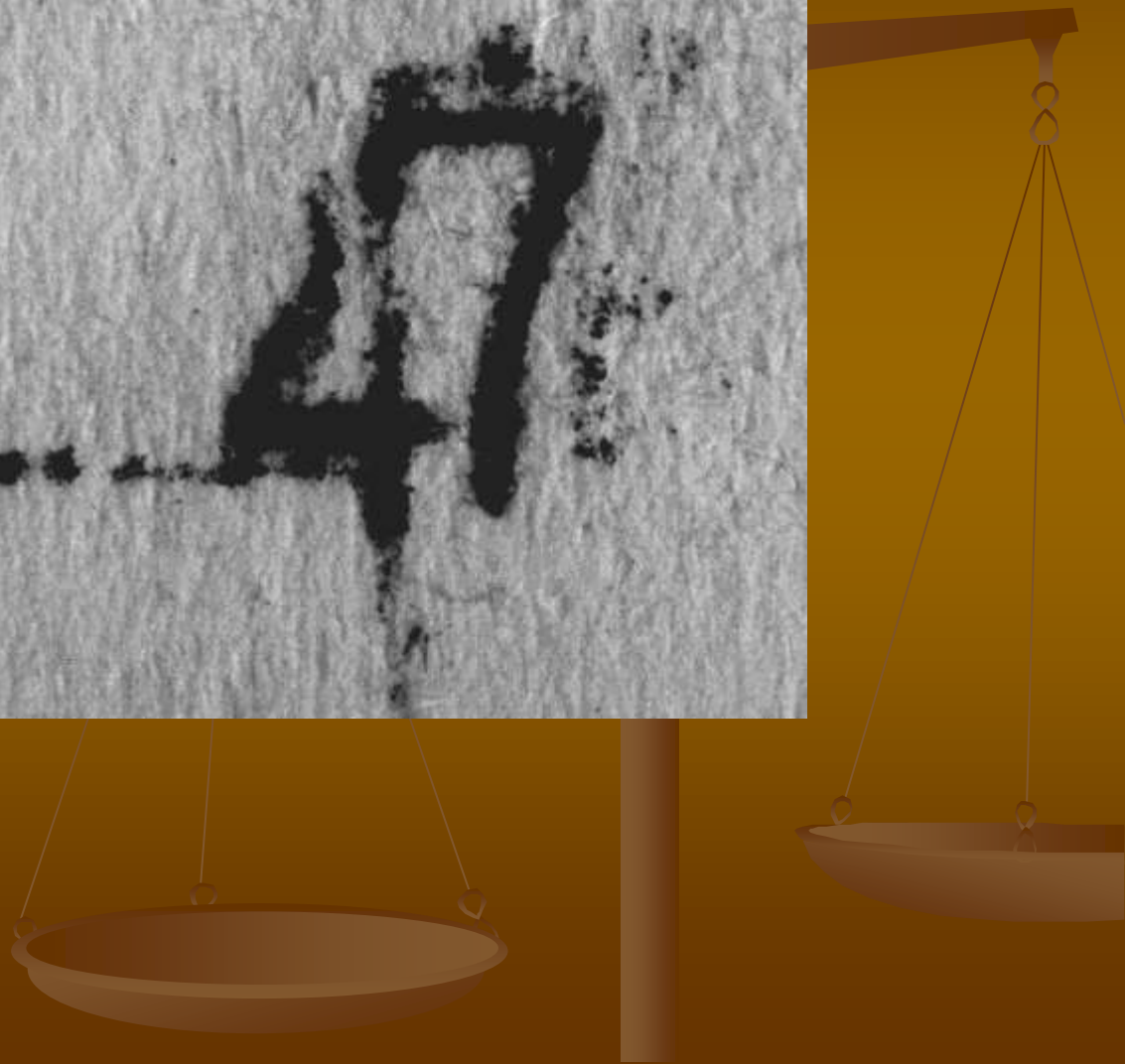
TRACING



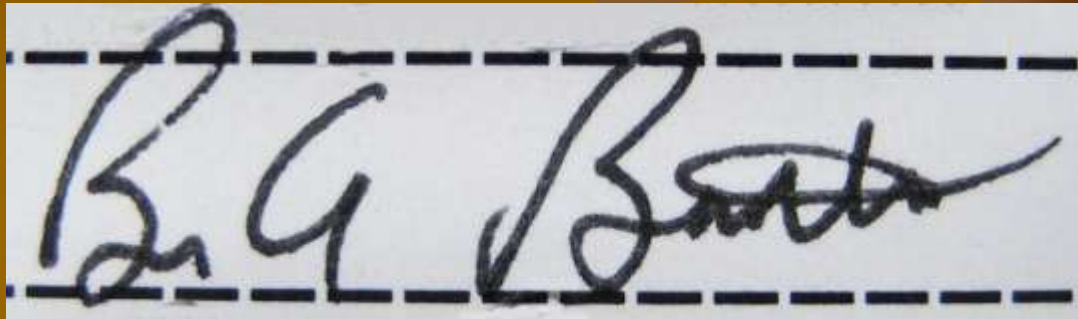
Penlifts



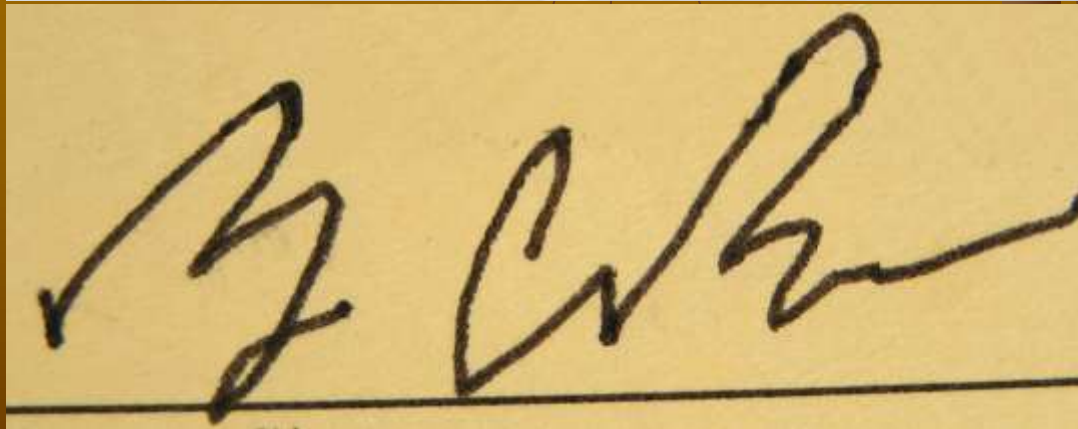
Erasures



DISSIMILAR LETTER FORMS



B C



B C

Factors affecting writing

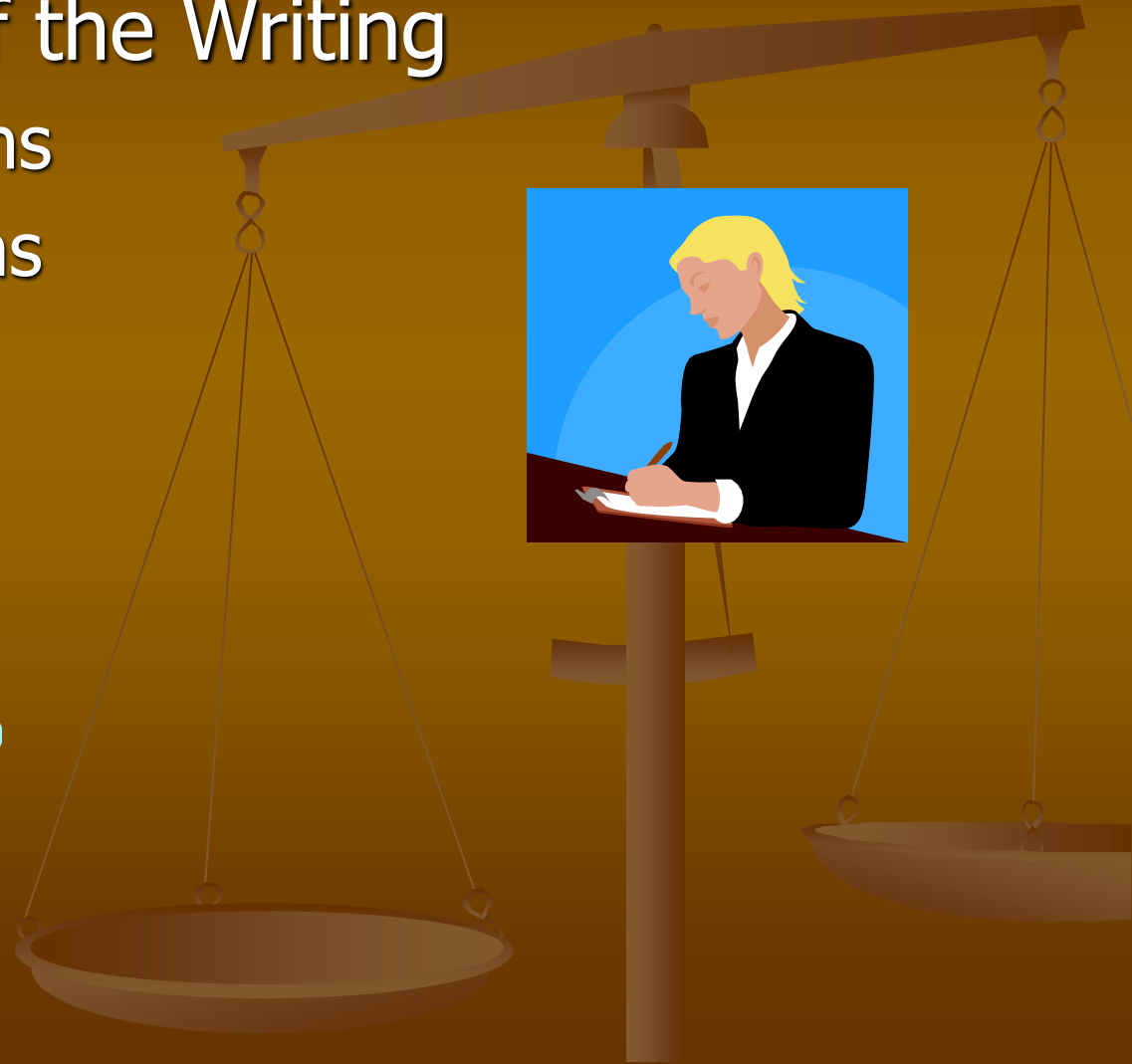
■ ENVIRONMENTAL CONDITIONS

- Temperature
- Lighting
- Location



Factors affecting writing

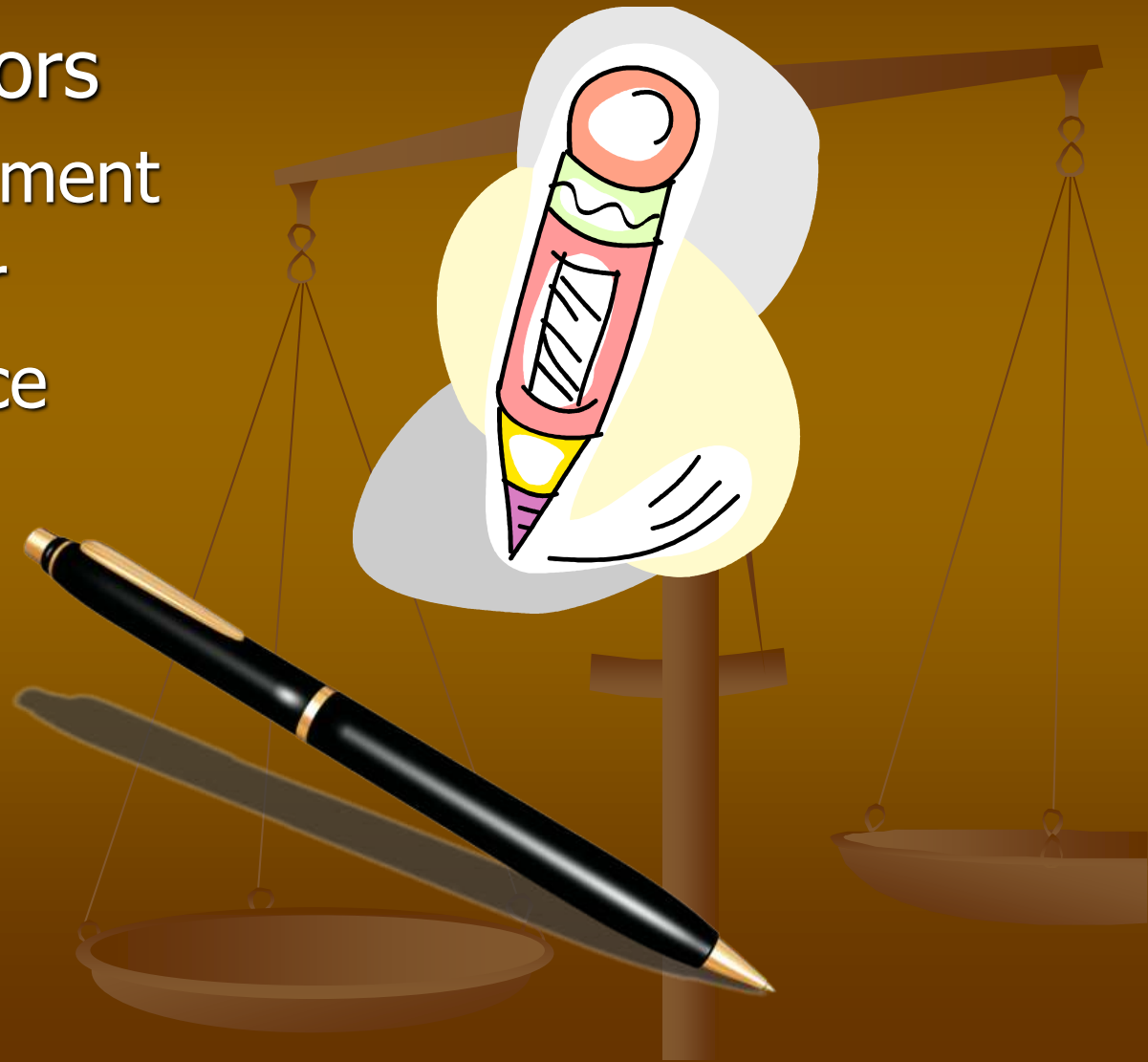
- Circumstance of the Writing
 - Formal occasions
 - Casual situations
 - Being rushed



Factors to Consider

Mechanical Factors

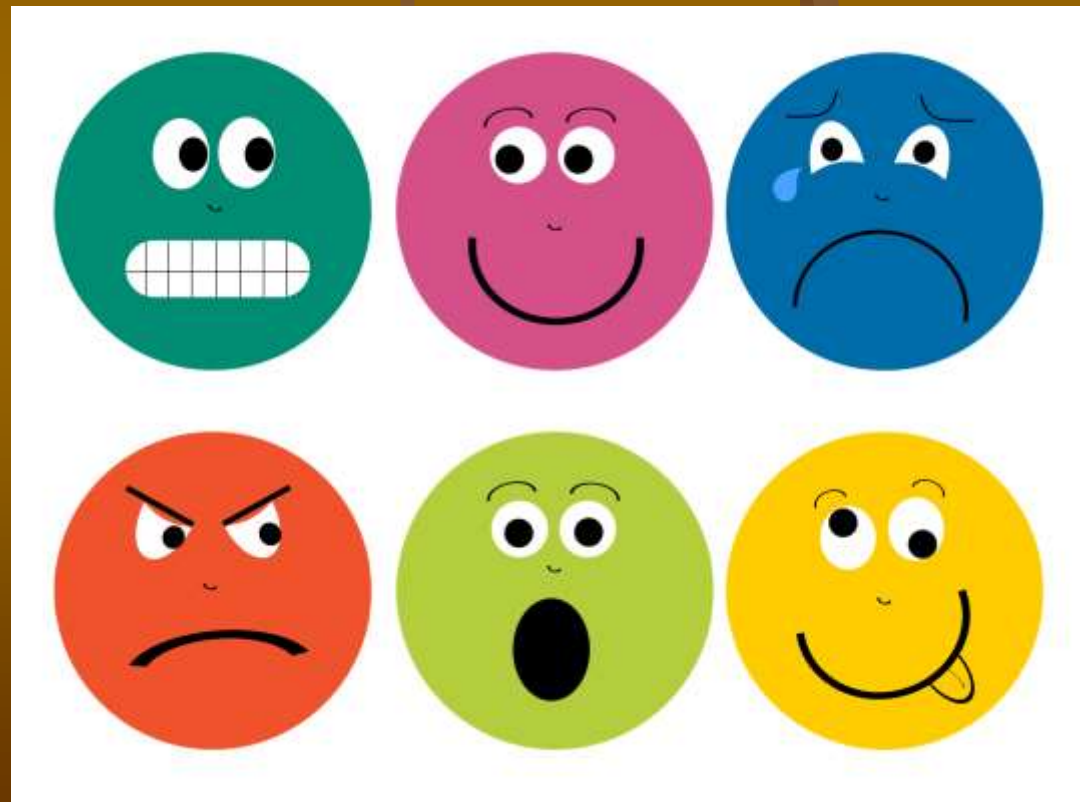
- Writing instrument
- Type of paper
- Writing surface
- Lighting



Factors to Consider

Mental Factors

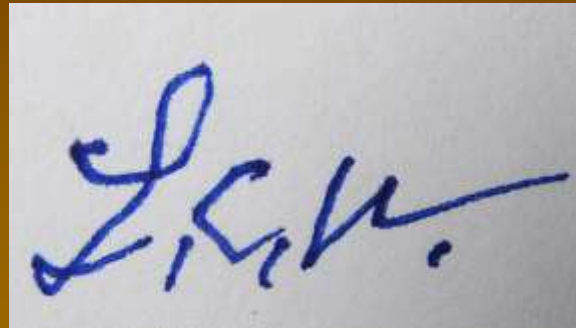
- Mood
- Attitude



Factors to Consider

Physical Factors

- Health
- Handicaps
- Trauma-accidents/injuries
- Influence of drugs or alcohol
- Age
- Education

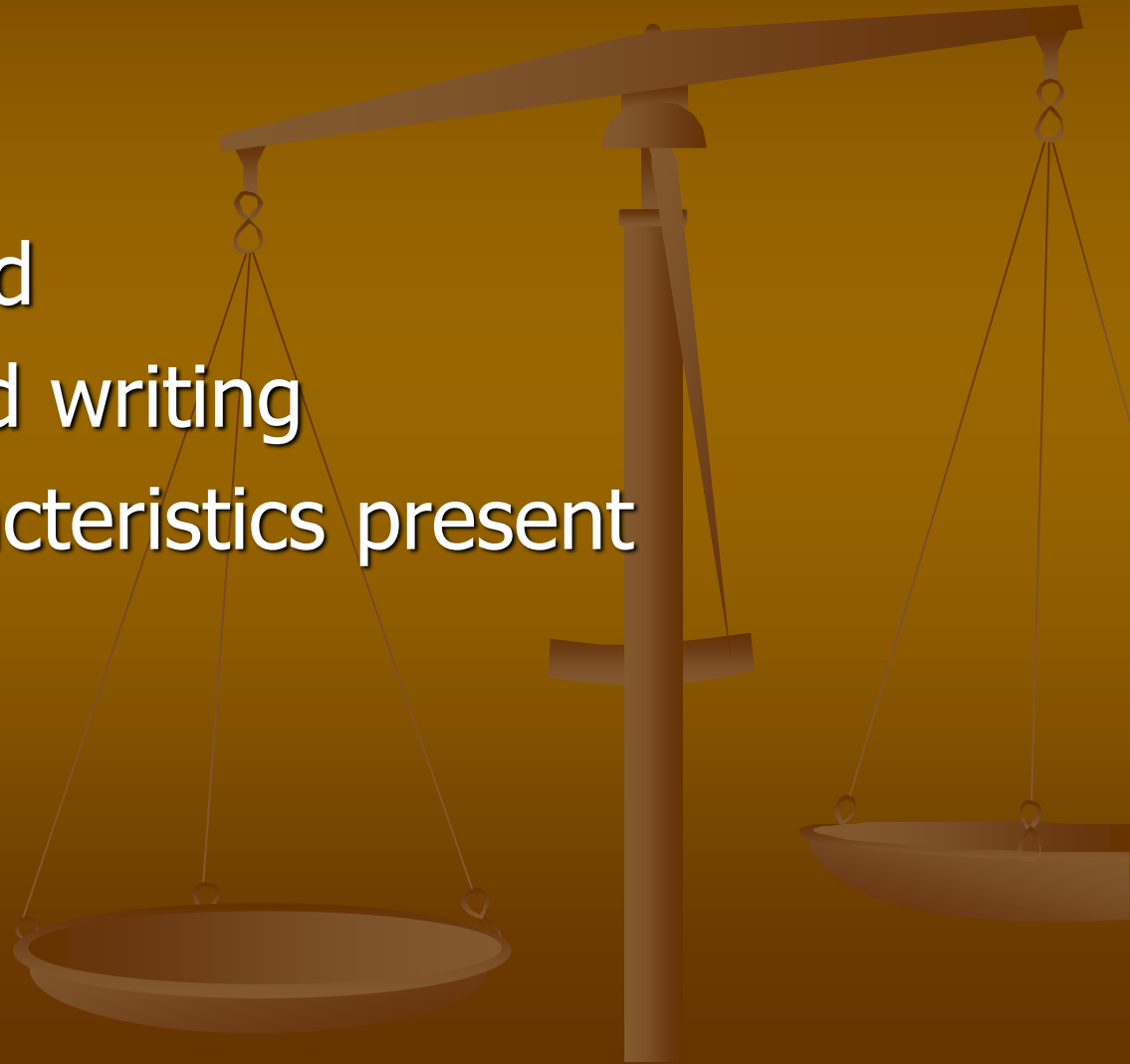


Characteristics of writing

- 
- Line quality
 - Speed
 - Rhythm
 - Pressure patterns
 - Letter forms
 - Slant
 - Spacing
 - Size and proportions
 - Method of construction
 - Legibility
 - Idiosyncrasies
 - Connecting strokes
 - Initial, medial or terminal strokes
 - Form level
 - Pattern recognition
 - Line direction
 - Pen scope

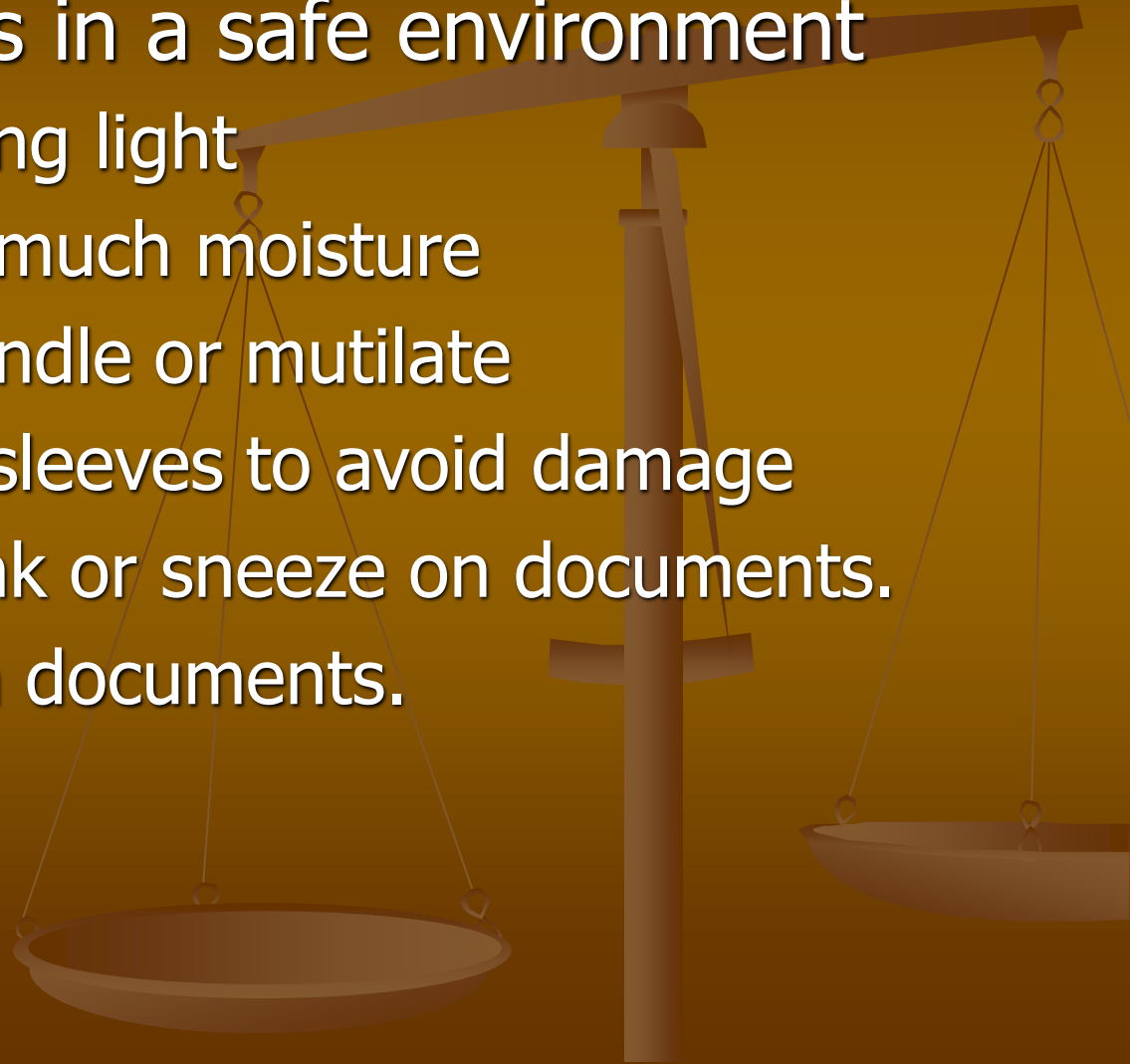
Characteristics of Disguise

- Inconsistencies
- Change of slant
- Change of speed
- Opposite – hand writing
- Individual characteristics present



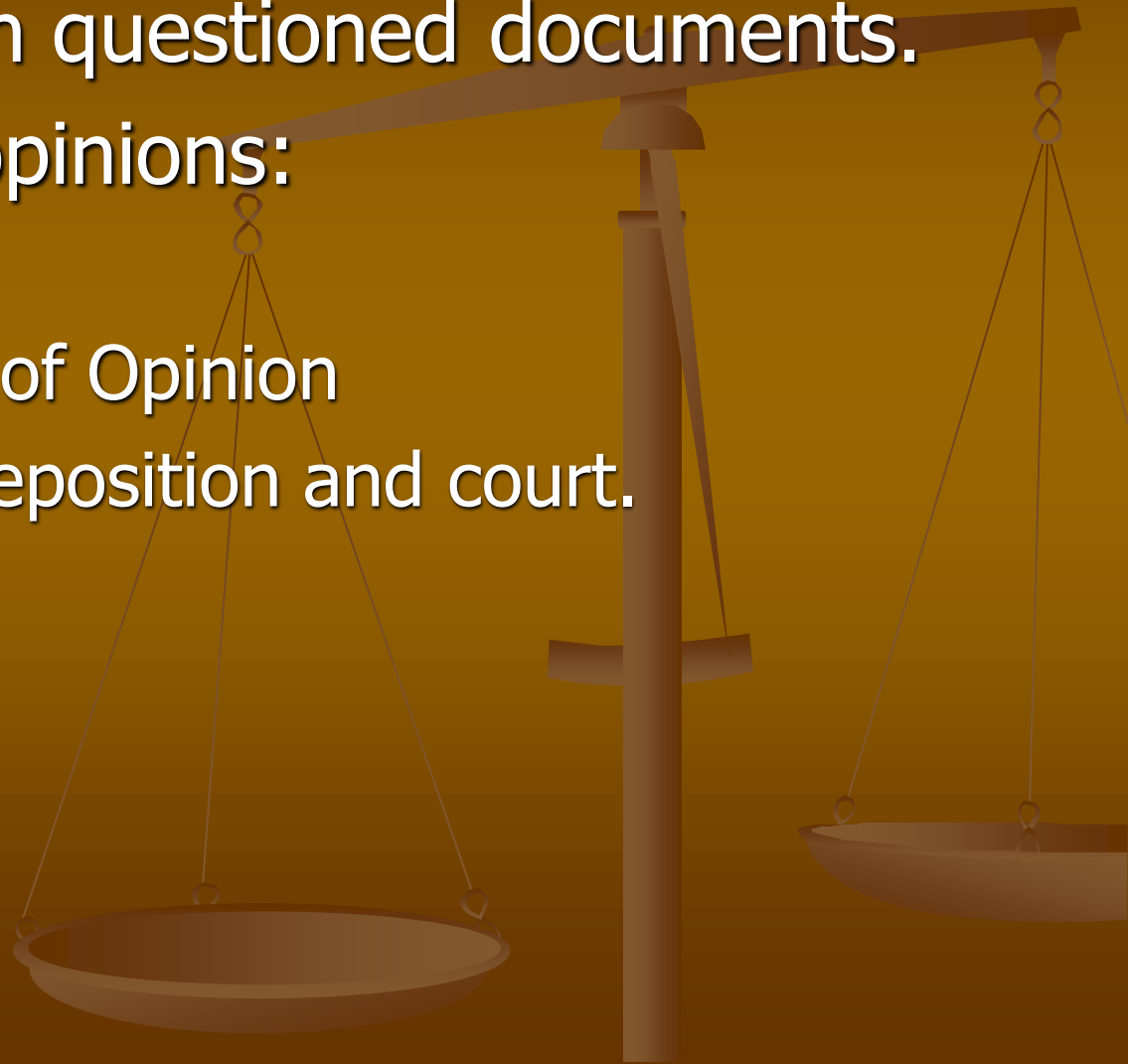
Safeguarding Documents

- Keep documents in a safe environment
 - Away from strong light
 - Away from too much moisture
 - Do not fold, spindle or mutilate
 - Keep in plastic sleeves to avoid damage
 - Do not eat, drink or sneeze on documents.
 - Do not write on documents.

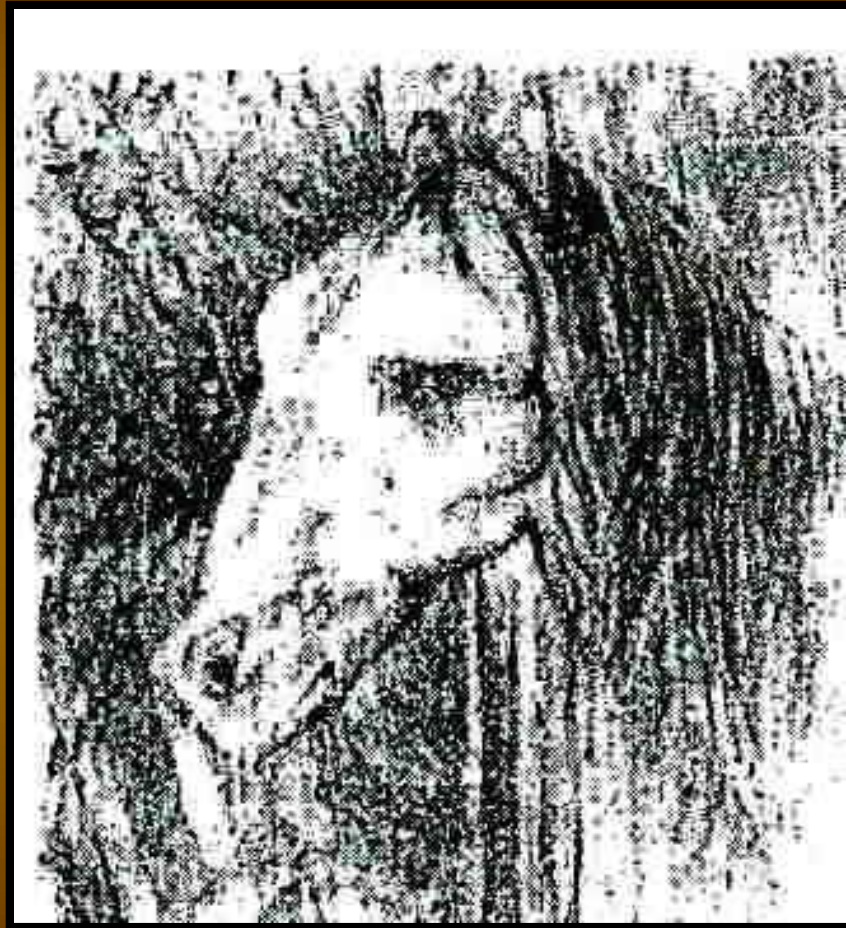


Document Examiners

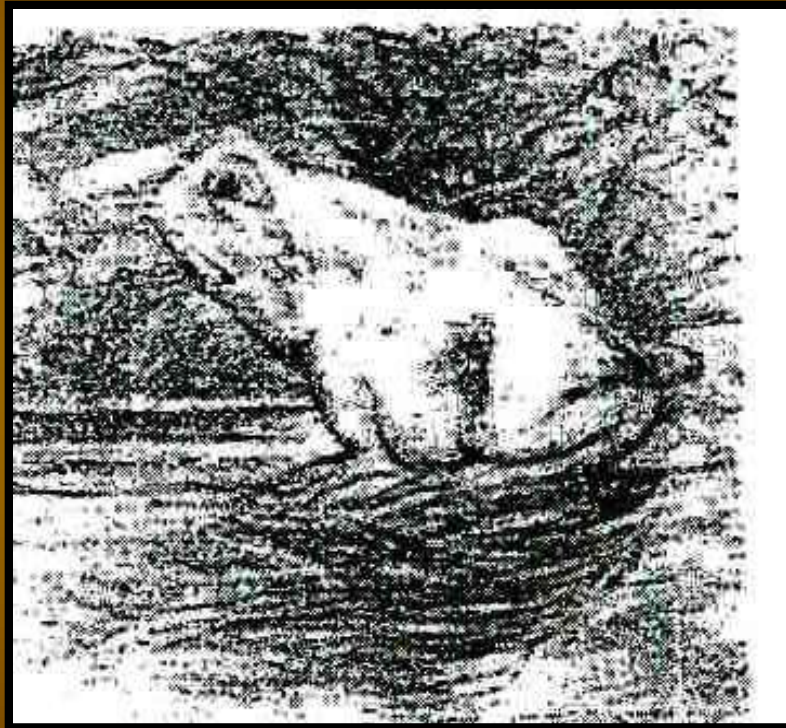
- Give opinions on questioned documents.
- Support those opinions:
 - With exhibits
 - Written Letters of Opinion
 - And testify in deposition and court.



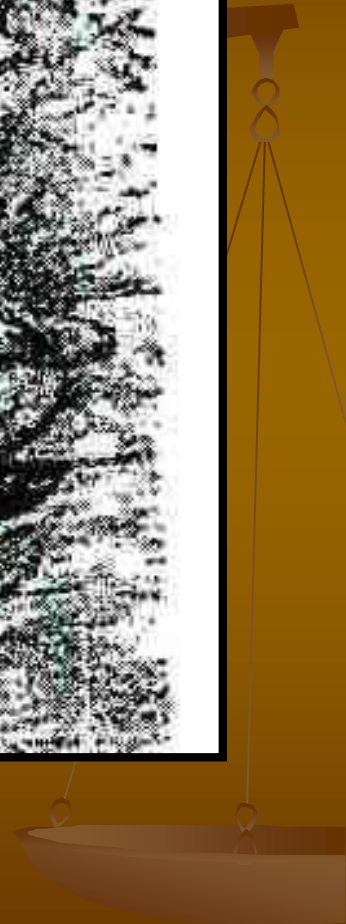
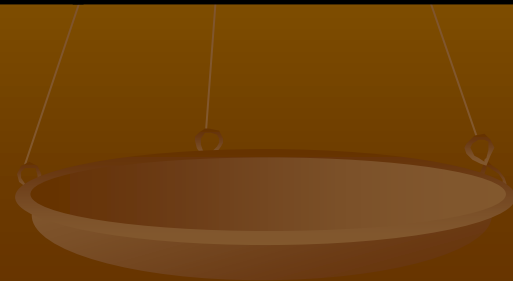
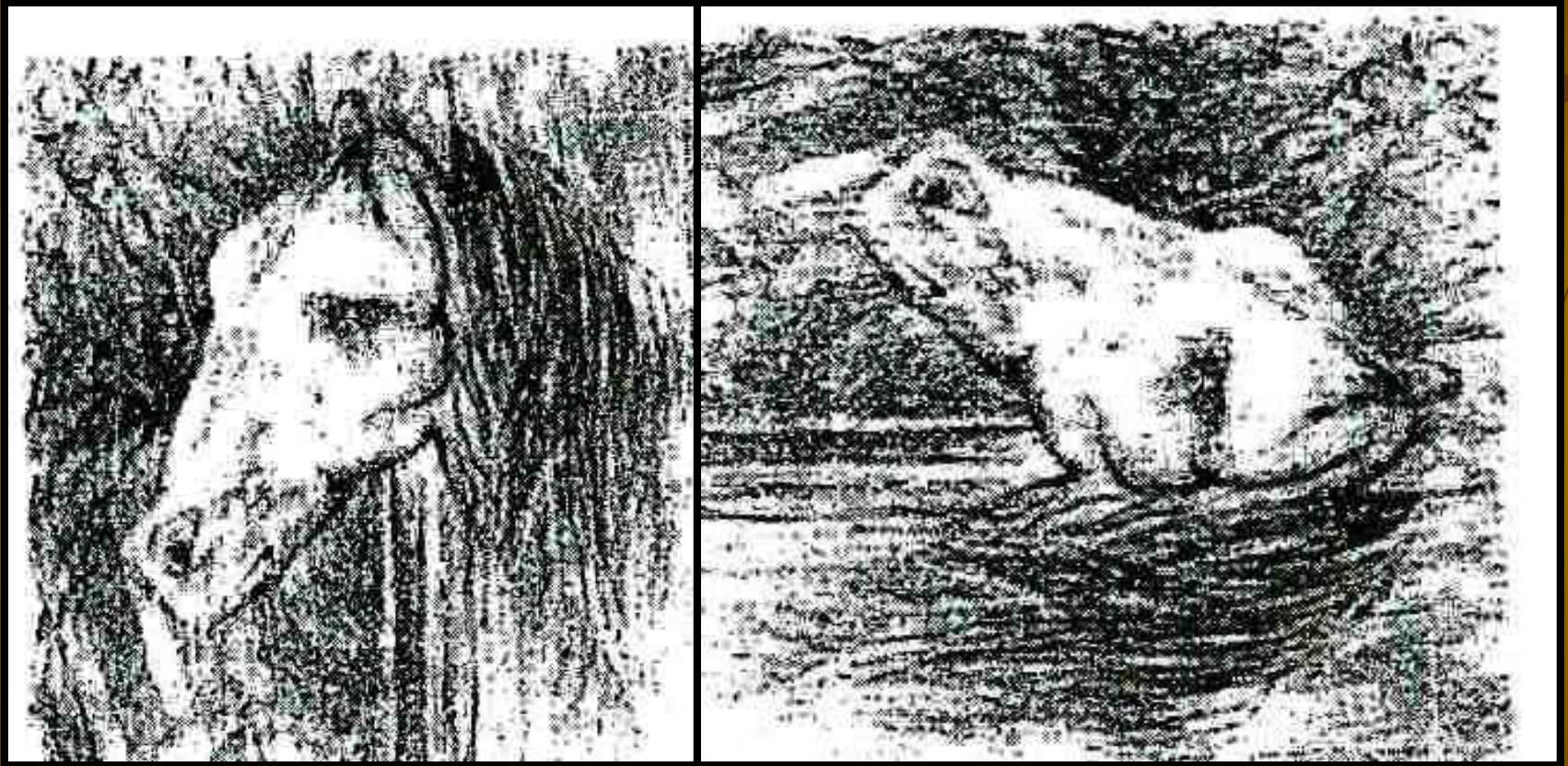
What do you see?



What do you see now?



Now what do you see?



Solving Cases

QUESTIONED

8/2/97

Gessert Allen

KNOWN

7/20/96

Gilbert Allen Sr.

7/19/96

Gilbert Allen Sr.

7/20/96

Gilbert Allen Sr.

8/13/96

Gilbert Allen Sr.



Solving Cases

QUESTIONED

Barbara J. Espy

KNOWN

Barbara J. Espy

° CK-4425

Barbara J. Espy

° CK-4491

Barbara J. Espy

° CK-4492

Barbara J. Espy

° CK-4486

Barbara J. Espy

° CK-4607

Barbara J. Espy

° CK-4624

Barbara J. Espy

° CK-4635

Barbara J. Espy

° CK-4677

