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
Is the signature genuine?

KNOWN

[Signature]

Known: [Signature]
Has the document been altered?
What is written under whiteout?
Is the document counterfeit?
Is the document cut and paste?
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

Examples of pressure patterns:
- Lighter upstrokes
  - HEAVIER DOWNSTROKES
  - UNIFORM PRESSURE
Different method of construction
Different skill level

Anthony Mintoff

Anthony Mintoff
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)
Signs of Forgery

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

Rosenbloom

ROSENBLOOM
Patching or Retracing
TRACING
Penlifts

Signature Composed of Nine Individual Line Segments
Erasures
DISSIMILAR LETTER FORMS
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

Desert Allen

KNOWN

7/20/96

Gilbert Allen Jr.

7/19/96

Gilbert Allen Jr.

7/20/96

Gilbert Allen Jr.

8/13/96

Gilbert Allen Jr.
### QUESTIONED

Barbara J. Espey

### KNOWN

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