

## How To Examine a Suspicious Signature or Other Writing

1. Take your time. Do not allow yourself to be rushed when you have doubts about the authenticity of a signature or other writing.
2. Follow protocol. Know the proper procedures and policies of your business or institution. Extend all appropriate courtesies to the customer or the person presenting the check or other signed document that is under question.
3. Observe. Compare the questioned writing to genuine sample(s) in every way you can. If possible, look at a number of authentic signatures in order to familiarize yourself with the person's usual writing habits. Keep in mind that signatures may change according to various factors. However, there will almost always be overall consistency from one signing to another. If the signature appears awkward or drawn, it may be a forgery.
4. Turn the questioned and known signatures sideways and upside-down. This will help to break a subconscious habit of looking at the writing literarily rather than as a set of individually unique actions.
5. Similarly, looking at the writing reflected in a mirror will cause your eyes to see details not otherwise noticed.
6. Use a handheld magnifier. This enhances details of both the questioned and genuine writing and will isolate the details for better inspection.
7. Examine the material in good light, preferably natural, indirect sunlight. Shining light through the paper can also be helpful in allowing you to see details such as unnaturally broken strokes, unusual pressure patterns, hesitation and tremor.

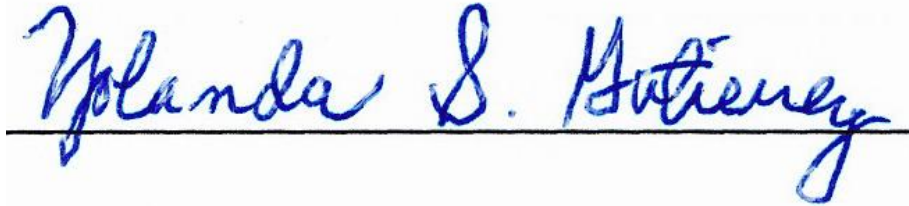
## Visual Clues That a Signature May Be a Forgery

Following is a guideline to help determine whether a signature or other writing is authentic. Keep in mind that these are clues only and that skill at actually determining forgery is a lot more complex. If you find any of these clues in the questioned material, you may want to consult a professional handwriting and document examiner.

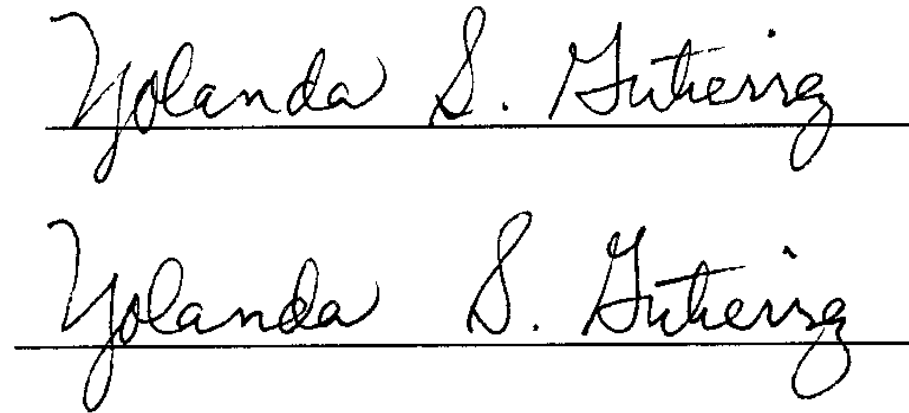
1. Signature appears hesitant, awkward or drawn, unlike the “real McCoy.” The signature may seem stiff or unnatural or will otherwise lack flow and consistency. It may appear irregular, awkward or odd in some way.
2. Shifts in slant, size, spacing or other features of the writing not apparent in the genuine signatures. The forger may start with one pattern, switch to another and then back again. (Remember, he or she is fighting the tendency to fall back into familiar writing habits.)
3. Blunt starts and stops. Beginning and ending strokes may be extra thick with ink due to the forger’s uncertainty and hesitation.
4. Tremor or shakiness. Forged signatures are often shaky, especially in upper and lower loops and curved letters. Again, the forger is not used to writing certain formations and may therefore have awkward, tremulous muscular movements.
5. Up, down and side-to-side strokes have the same pressure. This is due to “drawing” of the signature rather than writing it naturally and spontaneously.
6. Sudden changes in direction of a stroke not evident in the known signatures.
7. Unnatural pen lifts. The pen is lifted in mid-word or mid-letter, unlike the authentic signatures. Such breaks give the forger a moment to re-think the next writing movement. (Pen lifts are often detected only with a magnifying glass.)
8. Corrections, apparently to make letters look like they’re supposed to. (In most cases, people do not make corrections to their authentic signatures.)
9. Incongruence. The signature seems OK but the rest of the writing and numbers look wrong OR the signature and other letters seem OK but the numbers are off.

## Forged versus Genuine

**Forged:**



**Genuine:**



The genuine signatures have a certain consistency, flow and spontaneity, while the forged signature is awkward and uncertain. The line quality of the forged signature is at once heavy and shaky, making it further suspect.

Muscular tremor appears in a number of places of the suspect signature, including the bottom of the capital *Y*, the upswing at the end of “Yolanda” and the *t* of “Gutierrez.”

The loops and circular formations of the forged signature are clumsy.

Some letters of the forged signature have a “stiff” quality, as if they are being forced. Note the middle portion of the *Y*, the capital *S* and capital *G*.

Unnatural pen-lifts occur in the forged signature between the *a* and *n* of “Yolanda,” between the *e* and *r* of “Gutierrez” and at the top of the *z* before the start of the final downstroke.

Alignment of the suspect signature is incorrect when compared to the known signatures.

In the forged signature the first *e* in “Gutierrez” is written in a clockwise direction, while in the known signatures it is formed in the normal counterclockwise direction.