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The following suggestions are based on my experience with forgery cases over the years, and are not put forth as legal advice. Consult your attorney when undertaking the creation of any legal document.

1. When it comes to your will or trust – it's wise to sign and date every page. This also applies to contracts, real estate purchases, pre-nups or any formal document requiring a signature. If you're thinking – my Trust is 60 pages long; I'm not signing every page – you're leaving yourself vulnerable to having a page substituted or amended.
2. When having a document witnessed, include the witness's contact information - address, cell phone, email, Linked In info. etc. – whatever will make it easy to find them at a future date. I encountered a situation where an office secretary was asked to witness a will. Twelve years later the will was challenged in probate, and the secretary could not be found. She had married, taken a new name, and moved overseas years before. When documents are challenged, witnesses can become crucial.
3. If you add a codicil to your will, indicate *in your own handwriting* on the original will that the codicil exists.
4. Update your signed documents every 7 years, or when a change occurs in your handwriting. (stroke, Parkinson's, arthritis, injury, etc.) There is no need to re-print the will, but do re-sign and date each page, even if it's on the reverse of the page. This additional signature further guarantees the page will be difficult to "slipsheet" i.e. substitute.
5. Have a code in your will. For example – the fourth time the word "the" appears on the page, transpose the "th". Anyone substituting a page will make every effort to make their new page perfect, and it will not contain this error. Provide your executor with the code.
6. Don't employ a different "formal" signature for documents you deem "important" i.e. contracts, wills, etc. Men in particular have a tendency to have both a formal and an informal signature. If a document is later challenged, we may not be able to find enough genuine "formal" signatures for comparison.
7. Never sign for a spouse, (or anyone – business partner, sibling, boss) regardless of how expedient it seems at the time. I worked on a case where the will of "Mr. Jones" was in question. Jones allowed others to sign for him on a regular basis, claiming he was "a very busy man". When I requested genuine signatures of Jones to compare to the will, none could be found. His secretary used a signature stamp in the office; his wife paid all the bills, signing his name to checks and other documents. Taxes were filed electronically and we couldn't get signed copies of returns from the IRS.

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8. Sign all checks yourself – whether personal or business. Employee fraud is at issue here. If you're traveling, have checks FedEx'd to your location to be signed personally. Do *not* sign multiple blank checks before you leave town. What seems expedient at the time can cost you dearly in the long run. The exception would be if you filled out the check in its entirety and signed it, to kept in a secure location to be mailed at a later date. Electronic banking, along with Pay Pal, Venmo, Zelle, etc. have reduced the incidents of forged checks. The reminder here is to not get lazy.
9. Ballpoint pen is preferable to gel pen, felt tip pen, rolling ball writer, fountain pen etc. due to the nature of the ink, which is more difficult to eradicate without leaving a residue. If physical conditions – Parkinson's, arthritis, etc. make it necessary for you to utilize a felt tip pen for convenience, check to see that it houses permanent ink.
10. A date may provide additional useful information for the examiner, so when filling out documents, it's preferable to both sign and date everything yourself, which brings us to....

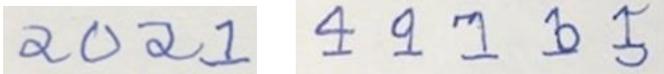
Dating Documents *a ticking time bomb...*

The year 2020 was a golden opportunity for forgers. You've probably seen instances where someone has converted a number "3" to a 5 or 8. Results are often detectable due to clumsy execution.



Numeral 3's that have been altered

Those who utilized a solo "20" - 1/15/20, left themselves open to having their documents dated from 2020 to 2099. No overwriting was needed to update a stale check, backdate a will, change the payment schedule on a contract, etc. Writing the entire year 1/15/**2020** eliminated this loophole. 2021 is another target year, as changing the "1" to a 4, 7, 6 or 9 is relatively easy, even when writing the entire year – 2021. In this instance, add serifs – i.e. "foot" to the base of the 1 and an angular "tic" to the top, making the numerals more difficult to disguise.



Attempts to alter a serifed "1"

Pop Quiz:

What percentage of forgeries are done by professional criminals?

You may be surprised to learn less than 1% of forgeries are done by professionals. Who are the majority of culprits? Family, friends, business associates, personal acquaintances. After all, why rob a bank when the bank of grandma has everything you need, and she probably won't turn you over to the authorities. You worked hard to earn it; and you could lose it in the blink of an eye. Take a few simple precautions to foil the forgers.

Ann Mahony is a Board Certified, Court Qualified, Forensic Document Examiner, and has testified on forgery and fraud in Federal and Superior Court. She can be reached at ann@annmahony.com.