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# POLICE SCIENCE

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## FORGERY ABOVE A GENUINE SIGNATURE

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The fellow must have thought himself awfully smart who first conceived the idea of perpetrating a fraud by means of filling in a false document above a genuine signature. "Why, the signature and seal are the only things they will inspect", he must have mused, "and when they find them genuine will regard the entire document as authentic." They no doubt did.

Even today most people are signature-conscious and will deny genuine signatures on documents they do not recognize or cannot conceive having signed, rather than directing suspicion at the body of the document. Others will often regard a fraudulent document as authentic if it has a genuine signature, not stopping to consider that the paper above it may have been blank when signed or that other material originally appearing in the body may have been erased or otherwise removed.

Today, as in former times, there are those more imaginative and ingenious than their fellow clods, who perceive the advantage of a genuine feature to a contrived fraud; and so, even though forged signatures—the simple and direct device—are by far the most prevalent form of documentary fraud, there is not infrequently encountered today the more intriguing form of forgery above a genuine signature.

These documentary frauds fall into two main categories: (1) those where a signature is originally signed to a blank paper or form, and (2) those where the original body of the document is removed in some manner to leave a good signature with writing space above it. The former have the two sub-classes, i.e., those with completely blank writing space above them and those consisting of a printed or other type form with blanks or spaces to be filled in. The category where original material is

removed also has two principal sub-classes: (1) those in which the original material is removed by cutting or trimming it off and (2) those in which it is removed by erasure or eradication.

These frauds can be handwritten, typewritten, printed, or a combination of these. They can be almost any kind of a document, but are most frequently encountered in the form of promissory notes, acknowledgments of debt or indebtedness for services performed, gifts or promises of gifts of money, securities, or real estate, receipts for money, deeds, contracts and other forms of agreement, and even wills. In most cases the evidence is present which makes it possible to demonstrate the true nature of the document.

One of the prevalent features found in documents written in above genuine signatures is the presence of an abrasive erasure or chemical eradication of writing originally appearing in the body of the document, while the area in and around the signature is untouched. If the erasure has been effected by abrasion, the surface of the paper will often be seriously disturbed and loose fibers present in profusion. This condition is best observed under some magnification with grazing light in a darkened room. Eradicated ink writing can best be observed under ultraviolet light in a darkened room, where often not only can the outline of the eradicated area be clearly seen by the fluorescence generated, but also some or all of the original wording may be made out (figure 1). Fuming may also be utilized to bring out the original wording. In some instances the indentations or furrows in the paper left by the former writing may be discerned in grazing light by means of the shadows formed. If the original material consisted of graphite pencil writing or typewriting, some of the remains of the former



writing may be observed with the use of the stereoscopic microscope. Infrared photography may also be useful in demonstrating the former content. Where ruled writing paper such as loose-leaf notebook paper was used for the original document, these lines will sometimes be partially or wholly removed in the erasing or eradicating process. This feature can usually be more readily seen if an optical filter of complementary color to the ruled lines is used. A further indication of erasure or eradication of former writing in the body is the presence of featheredging or running-out of ink strokes in the presently-appearing writing in the body due to the porous paper surface left, which condition does not exist in the signature.

Another important aspect of these fraudulent documents is the paper on which they are written. Many of them appear on a small or short scrap of paper, often of unusual or peculiar shape. The edges of the paper—particularly the top edge—will often be hand-trimmed with scissors, as shown by the more or less uneven cuts and the lack of precise right-angle corners. Sometimes these cuts are obviously irregular or peculiar, as though they had to be deliberately so shaped as to remove some objectionable material appearing in the document as originally prepared. At times this extraneous material is impossible to remove and yet retain the vital signature, as for example a printed dotted line on which the signature was written. Such features are of course a natural consequence when a document bearing a genuine signature and some blank paper above it is trimmed with scissors to leave nothing but the signature and blank paper. On occasion the paper is found to be unlike any ever used by the signer for a document such as is produced. Occasionally, the paper is found to have colored, silvered, gilded, or marbled edges indicating it was once one of the pages in a book, such as a flyleaf with the name of the owner written on it.

A highly significant feature of some of these frauds is a genuine signature that is out of harmony with the date of the document, as shown by a study of the genuine signatures of known date. The signature may be characteristic of an earlier date, or it may typify a later date than the suspected document. Again, the signature may be inconsistent in that it is an informal or abbreviated type not customarily used by that person for important documents, and it may be written with a pencil rather than the customary pen and ink. A signature written in an unusual manner for such a

document, such as diagonally at an extreme angle, is another evidence suggesting a possible fraud. A signature too high on the paper, especially if there is considerable available space below it, is a danger sign, as is a signature in any other unnatural location inconsistent with the body of the document. If the signature is substantially larger or smaller than customary, this is likewise a circumstance to be taken into account by the document examiner. Sometimes a signature is accompanied by extraneous or unnecessary written material adjacent to or under it, indicating the signature was not written to execute a document but for some other purpose, such as a memorandum of name, address, and telephone number.

On occasion one encounters such a document where there was either too much or too little space above the signature for the body writing used. There will therefore be a large blank space between the last line of body writing and the signature in the one case, or cramped and crowded writing in the body in the other case, especially down near the signature. Often the last lines of writing in the body will be obviously crowded in above the signature, being inclined or curved up, over and down around the signature (figure 2). In an occasional case of this kind one will find the wording in the last line or two spaced out to avoid the signature, so that there is an actual gap in the spacing of the wording in the area of the signature. The wording in effect "jumps over" the signature. In these cases where the space is insufficient for the wording, the margins will sometimes be very narrow, with the lines in the body reaching almost to the edge of the paper on both sides. Where the space available is too great, the opposite will often be found: the margins will be very wide. Along with this may be found excessive spacing between the lines and very large writing, or some other form of artificial expansion of the body writing such as padding of the wording in an unnecessary way.

When crowding of the last lines of the body is encountered, some of the letters containing lower loops may be found to overlap or intersect the strokes of the signature. Microscopic examination may show in this event that the strokes of the body writing were made *after* the strokes of the signature. The matter of the sequence or order of the writing of the signature in relation to some other feature of the document is worthy of the document examiner's close attention and thorough investigation, as there are a number of possibilities in this connection that may enable him to show

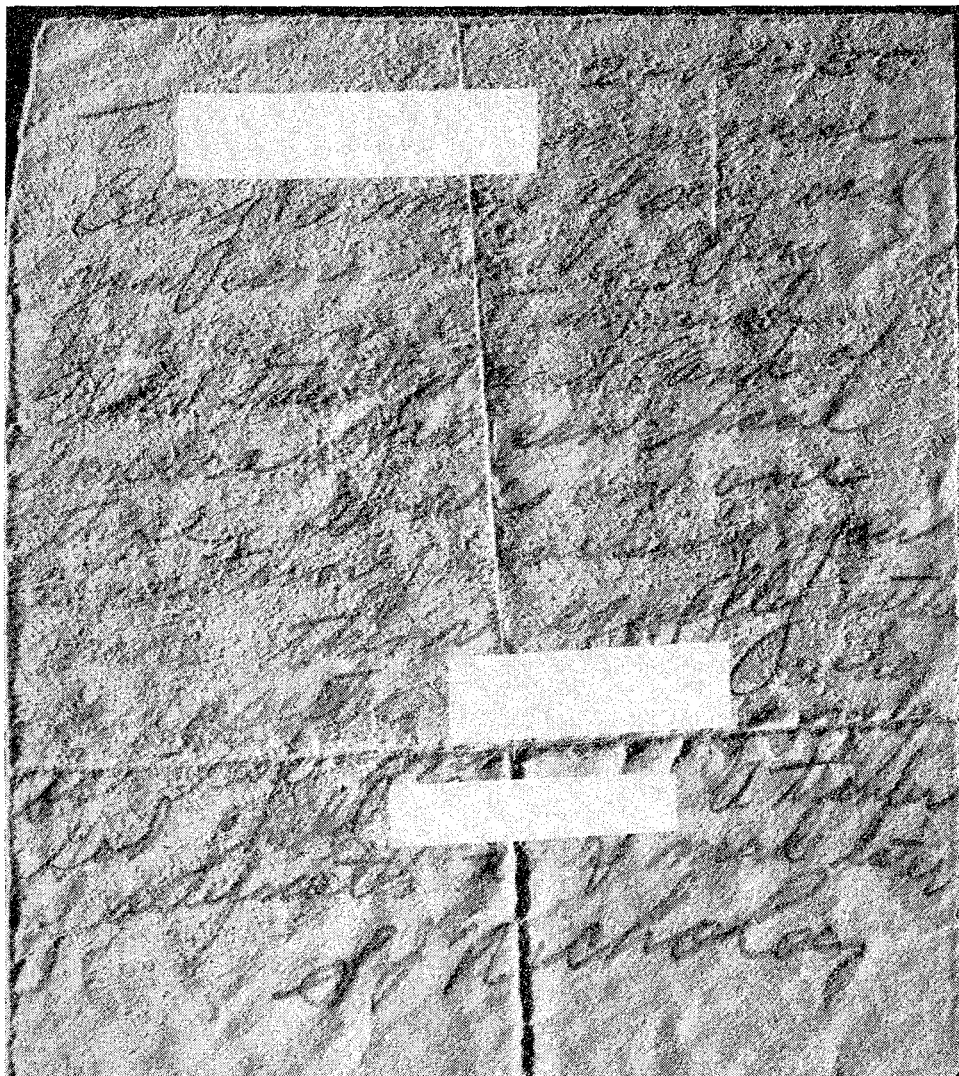


Figure 2

Pencil-written document purporting to make a gift of securities. The original writing in the body was erased and the present body written in. Note the crowding of the lines, especially toward the bottom. The photograph was made with extreme grazing lighting from one side. The disturbance of the paper fibers shows an extensive erasing in the body, but not in the area of the signature. The testimony of the claimants was that the paper was folded after writing, but microscopic studies proved that the body writing was done *after* the folds.

that the body was written *after* the signature because of the occurrence of the other feature *after* the signature but *before* the body writing. Such other features include abrasive or chemical erasures, stains, tears, blots, smears, cuts, perforations, and holes. One of the most commonly found features in this category is *folds*, and many a documentary fraud of the kind discussed here has been conclusively exposed solely by showing that the signature was written *before* a fold was made in

the paper whereas the body writing was written *after* the fold.

The analysis of the fold or folds in a suspected document may throw light on its true nature in still another way. The fold or folds may be unnecessary to and/or inconsistent with the size and shape of the paper as it presently exists, and further suggest that the original document was something quite different, greater in size and different in shape.

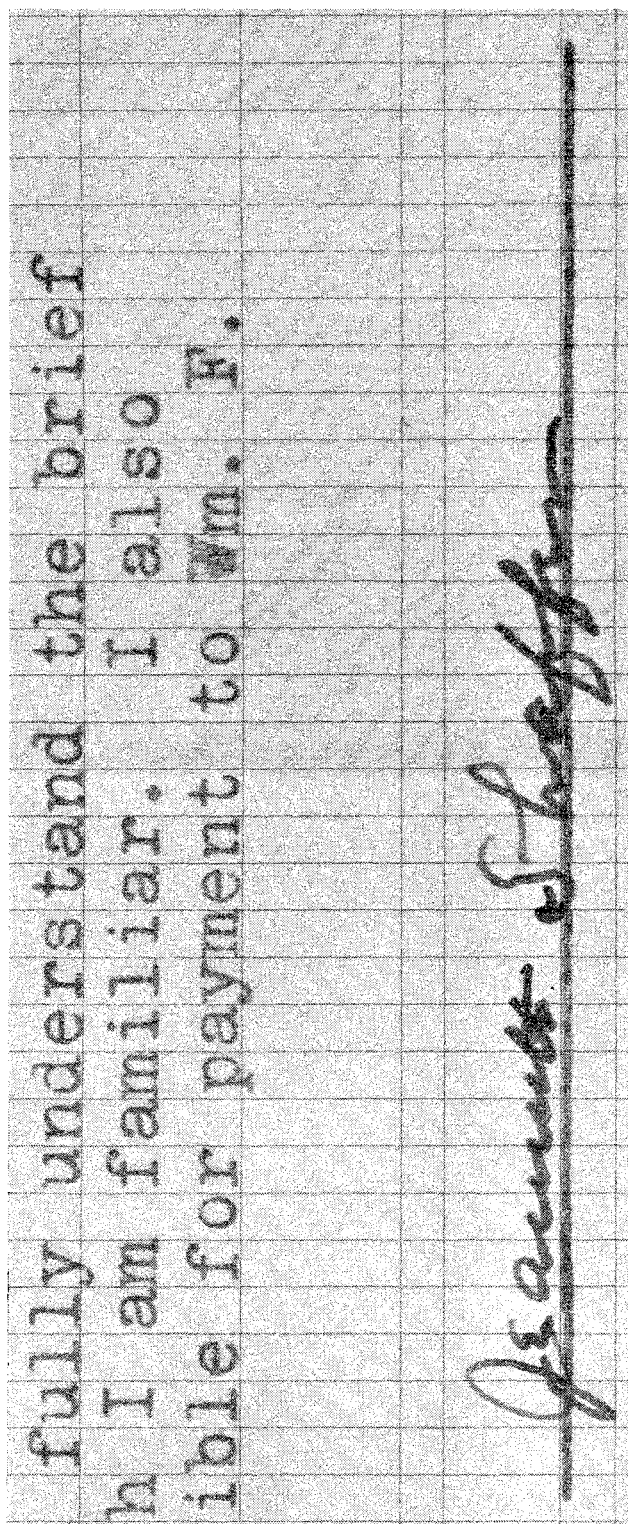


Figure 3

Document typed in above a genuine signature written on a previously typed underscore. Note that the underscore is out of proper alignment with the body typing, being displaced to the right. The ink in the underscore is darker and thicker than that in the body typing. These conditions prove that the underscore was typed at a different time from the body of the document. In addition, while the document was dated in 1951, the signature was found to be of the deteriorated type typical of the year 1956 and after and not the fluent type written in 1951. The paper had apparently been signed blank for some business purpose.



Another evidence of this type of fabrication is a signature whose ink has the visual characteristics of age, whereas the ink writing in the body of the document has an appearance of freshness. The ink or other writing medium in the document may also be of significance where it is alleged that the same writing instrument was used to write both body and signature. Analysis of the writing medium may show this to be untrue. If it is alleged the same person wrote the body who signed the document, an examination of this feature of the document may show the signer did not write the body.

Occasionally, a document produced in the manner discussed here will be dated back before it was actually signed. In this event it may be possible to demonstrate that some feature of the document was not in existence on the date shown. This may be accomplished by an analysis of the typewriter typefont used, an investigation of the watermark in the paper, an examination of the writing medium, or some other feature of the document.

In many instances these fabricated documents contain unnecessary and self-serving statements attempting to justify or explain their unexpected appearance on the scene and to pull themselves up by their own bootstraps.

Where the document in question is typewritten, there are a number of additional features which should receive consideration. Where the signature is written above a typed underscore and/or a typed name, any points where the two intersect should be carefully examined under the microscope to determine which was placed on the paper first. If the typing was put on the paper *after* the signature, this condition strongly suggests that the body may well have been also. Even if the underscore does not touch the signature, a test of its spacing with respect to the body typing may show that the fractional line spacer was used to artificially place it in the proper position with respect to the signature.

One will sometimes find that a typed underscore and name beneath a signature were actually originally placed on the paper before the signature was written. In this event it is advisable to test the alignment of this typing in relation to the typing in

the main body of the document (figure 3). If it is found that the signature typing is out of proper alignment with the body, indicating they were typed at different times, this is evidence suggesting a document filled in over a previously written signature. A detailed comparison will often show in the event of such a misalignment that the inking of the typing in the body is also of a different shade or intensity than that in the signature typing. Occasionally, it may be conclusively shown that a different typewriter or a different make of typewriter was used to type the body and signature typing.

If the signature underscore and typed name are distinctly farther to the right than the body typing, this condition of the right margins being out of harmony is a further indication of a document forged above a genuine signature.

The same conditions of crowding or artificial expansion of the material in the body that apply to handwriting also are significant in a typewritten document. The body may be triple or quadruple spaced, may have excessively short lines and wide margins, or may contain patently unnecessary or padded wording. On the other hand in the case of a small piece of paper it may have single spaced lines which continue below the level of the highest letters in the signature and end to the left of the signature, or jump over the signature to leave a gap, and continue to the right of the signature. In an occasional case the typing may be found to overlap or intersect the signature, in which event it may be possible to show that the typing was done over and after the signature.

In the case of most of the examples of evidence described above indicating a document forged above a previously written genuine signature, one of these conditions alone will not conclusively establish the document as such. But a combination of such conditions may leave no doubt that such is in fact the true nature of the document. The more of these conditions that are found, the more conclusive becomes the proof, and the more certainly the fact is established. It is therefore highly desirable to closely examine *every feature* of a document under such suspicion.