



## Handwriting Examination Test No. 17-523/524 Summary Report

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Each sample set contained a photograph of a credit card application form (Q1) and photographs of known writings and signatures from two individuals. Participants were requested to examine these items and report their findings. Data were returned from 210 participants, 56 for the 17-523 DVD test and 154 for the 17-524 photo test and are compiled into the following tables:

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This report contains the data received from the participants in this test. Since these participants are located in many countries around the world, and it is their option how the samples are to be used (e.g., training exercise, known or blind proficiency testing, research and development of new techniques, etc.), the results compiled in the Summary Report are not intended to be an overview of the quality of work performed in the profession and cannot be interpreted as such. The Summary Comments are included for the benefit of participants to assist with maintaining or enhancing the quality of their results. These comments are not intended to reflect the general state of the art within the profession.

Participant results are reported using a randomly assigned "WebCode". This code maintains participant's anonymity, provides linking of the various report sections, and will change with every report.

## **Manufacturer's Information**

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Each sample set contained a photograph of a credit card application form (Q1) and eight photographs of known writings. These included course of business, and dictated writing, and dictated signature exemplars provided by Chris Clark (K1) and Justin Rei (K2). Participants were asked to determine if the handprinted text and/or signature on the application was produced by either of the two individuals.

### **SAMPLE PREPARATION-**

During production of dictated writing, both writers were instructed on general formatting in order to maintain uniformity of appearance. During production of dictated signatures, the writers were requested to sign in the name of Chris Clark. The questioned Q1 document was selected from several versions created by dictated writing. The handprinted text and signature on the Q1 release form were produced by the K2 writer, Justin Rei.

The writer of K1 is male and right-handed. The writer of K2 is male and right-handed.

**SAMPLE ASSEMBLY:** Once predistribution results were obtained, all sample packs were prepared. For each sample pack, the nine photographs were packaged into a pre-labeled manila envelope, sealed with evidence tape, and initialed with "CTS". All DVDs were produced and placed into cases. QC checks were performed on both media.

### **VERIFICATION-**

Predistribution testing confirmed the manufacturer's expected results. All predistribution laboratories stated that the Q1 handprinted text was produced by the K2 writer and was not produced by the K1 writer. They were able to eliminate the K1 writer and identify the K2 writer as the source of the Q1 signature.

## **Summary Comments**

This test was designed to provide participants with a handprinted text and signature identification challenge involving a questioned credit card application form. Each sample set contained a photograph of the form (Q1) and photographs of known writings provided by complainant Chris Clark (K1) and his former roommate, Justin Rei (K2). Participants were provided with dictated exemplars of the application form, requested signatures in the name of Chris Clark, and course of business writing for both known writers. Participants were requested to determine which, if any, of the handprinted text and/or signature on the form was produced by either of the two individuals. The K2 writer produced the handprinted text and signature on Q1 (Refer to Manufacturer's Information for preparation details).

For Question 1 (Table 1a), "Which, if either, of the known writers wrote the questioned writing (excluding the signature) on the credit card application form?", all of the 210 participants identified the K2 writer (reported "A" or "B") as the writer of the handprinted text in Q1. Of these, 207 participants (99%) also eliminated the K1 writer (reported "D" or "E"). The remaining three participants identified the K2 writer, but gave no response for the K1 writer.

For Question 2 (Table 1b), "Which, if either, of the known writers wrote the questioned signature on the credit card application form?", 206 of 210 participants (98%) identified the K2 writer (reported "A" or "B") as the writer of the signature in Q1. Of those, 185 participants also eliminated the K1 writer as the source (reported "D" or "E"). Three participants identified the K2 writer, but gave no response for the K1 writer. The remaining 18 participants identified the K2 writer as the source of the Q1 signature, but could not identify or eliminate the K1 writer as the source of the signature (reported "C"). Participants most commonly reported being unable to identify or eliminate the K1 writer because the structured cursive style of the questioned signature was incomparable to the styling of and lack of features in the K1 signature exemplars. Even though an identification was attributed to the K2 writer, some examiners are required to conduct each comparison independent of other findings, and this policy may result in an inconclusive response.

Three participants eliminated the K1 writer (reported "D" or "E") as the source of the signature in Q1, but could not identify or eliminate the K2 writer as the Q1 signature writer (reported "C"). Finally, one participant could not identify or eliminate either the K1 or K2 writer as the source of the Q1 signature, citing the fact that the K2 signatures were simulations and there were few characteristics of the K1 signatures for comparison.

# Examination Results

*Which, if either, of the known writers wrote the questioned writing (excluding the signature) on the credit card application form?*

TABLE 1a- Handwriting on Q1

| WebCode-Test | Handwriting on Q1 |    | WebCode-Test | Handwriting on Q1 |    |
|--------------|-------------------|----|--------------|-------------------|----|
|              | K1                | K2 |              | K1                | K2 |
| 23DNU7-524   | D                 | B  | 6G6M8D-523   | E                 | A  |
| 287TMB-524   | E                 | A  | 6QEWYD-524   | E                 | A  |
| 28PRLU-524   | E                 | A  | 6TWU6T-524   | E                 | A  |
| 2HCQEK-524   | E                 | A  | 6YKW9E-523   | E                 | A  |
| 2NVYWP-523   | E                 | A  | 76848Y-524   | E                 | A  |
| 2ZRZFL-523   | E                 | A  | 7BEMCJ-524   | E                 | A  |
| 3DVJQL-524   | E                 | A  | 7C6VHD-524   | E                 | A  |
| 3JJ4WL-524   | E                 | A  | 7J7449-524   | D                 | B  |
| 3R92EE-524   | E                 | A  | 7MN8R6-524   | E                 | A  |
| 3RCGWL-524   | E                 | A  | 7U6NKE-524   | E                 | A  |
| 3Z4Y7N-524   | E                 | A  | 7VFAQ9Y-524  | E                 | A  |
| 46F4HN-524   | D                 | B  | 7ZXQNE-523   | E                 | A  |
| 4793RF-523   | E                 | A  | 89LZBE-523   | E                 | A  |
| 4ARCKE-524   | E                 | A  | 89YR4W-524   | E                 | A  |
| 4FCABM-524   | E                 | A  | 8BTGNC-524   | E                 | A  |
| 4HJPKD-524   | D                 | A  | 8E9NCC-524   | E                 | A  |
| 4U9QWE-524   | E                 | A  | 8HR63V-524   | E                 | A  |
| 4WK7QE-523   | E                 | A  | 8NAA2V-524   | E                 | A  |
| 4Z2TZD-524   | E                 | A  | 8T7ZGA-524   | E                 | A  |
| 64227A-524   | E                 | A  | 9DA3XB-524   | E                 | A  |
| 67L7MJ-524   | E                 | A  | 9F2294-524   | E                 | A  |
| 698V26-523   | D                 | B  | 9KYF2K-524   | E                 | A  |
| 6FVF77-524   | D                 | B  | 9VVNEV-524   | E                 | A  |

TABLE 1a- Handwriting on Q1

| WebCode-Test | Handwriting on Q1 |    | WebCode-Test | Handwriting on Q1 |    |
|--------------|-------------------|----|--------------|-------------------|----|
|              | K1                | K2 |              | K1                | K2 |
| AE7TL6-523   | D                 | A  | DBAJ2E-524   | E                 | A  |
| AQWPKH-524   | E                 | A  | DHVANA-524   | E                 | A  |
| ATHDY4-524   | E                 | A  | DL8JBC-524   | D                 | A  |
| ATMQNK-524   | E                 | A  | DP8PVA-523   | E                 | A  |
| AVRGTE-524   | E                 | A  | DRUEAV-523   | E                 | A  |
| BCCC2V-524   | E                 | A  | E38VGR-523   | E                 | A  |
| BGND4E-524   | E                 | A  | E6YUT6-523   | E                 | A  |
| BKL44Y-524   | D                 | B  | E8M46R-524   | E                 | A  |
| BQBBIJ-524   | E                 | A  | E8TBDE-523   | E                 | A  |
| BTEDC9-523   | E                 | A  | EAVJCX-524   | E                 | A  |
| BWH8AD-523   | D                 | B  | EB6GPE-524   | E                 | A  |
| BWYWZK-523   | E                 | A  | ECG3G2-524   | E                 | A  |
| BY4L6E-524   | D                 | B  | EGT9T2-524   | E                 | A  |
| C6TNLJ-524   | D                 | B  | ETP8NE-524   | E                 | A  |
| C9MLR3-524   | E                 | A  | EW7FCD-524   | E                 | A  |
| CC886J-524   | E                 | A  | F4JTQ3-524   | E                 | A  |
| CC96FE-524   | E                 | A  | F8J2TR-524   | E                 | A  |
| CD2XAC-524   | E                 | A  | FMWE96-524   | E                 | A  |
| CMQQG3-524   | E                 | A  | FP4RRR-523   | E                 | A  |
| CPCPGJ-524   | E                 | A  | FQVQ46-524   | E                 | A  |
| CQ3VT3-524   | E                 | A  | G7LCM2-523   | E                 | A  |
| CURX6H-524   | D                 | B  | GEFD7Z-523   | E                 | A  |
| CVZBLK-524   | E                 | A  | GM9NDB-523   | E                 | A  |
| D6HDZX-524   | E                 | A  | GPK38B-524   | D                 | B  |
| D6NNZA-524   | E                 | A  | GPV8GT-524   | E                 | A  |

TABLE 1a- Handwriting on Q1

| WebCode-Test | Handwriting on Q1 |    | WebCode-Test | Handwriting on Q1 |    |
|--------------|-------------------|----|--------------|-------------------|----|
|              | K1                | K2 |              | K1                | K2 |
| GTX49A-524   | E                 | A  | KNRLHJ-523   | E                 | A  |
| GUP7T4-524   | E                 | A  | LB29GT-524   | E                 | A  |
| GWVM72-524   | E                 | A  | LBZEXM-523   | E                 | A  |
| H266Y3-523   |                   | A  | LG8X38-524   | E                 | A  |
| H2QVU9-524   | E                 | A  | LJTRXM-523   | E                 | A  |
| H3KNM7-523   | E                 | A  | LJULGT-524   | E                 | A  |
| H767AX-524   | E                 | A  | LY8X72-523   | E                 | A  |
| H7ZUL2-523   | E                 | A  | M763J3-524   | E                 | A  |
| HAZ6H2-523   | E                 | A  | MN6UJH-524   | E                 | A  |
| HBR4RT-523   | E                 | A  | MNNWBR-523   | E                 | A  |
| HGJBCM-524   | E                 | A  | N2NWL8-524   | D                 | B  |
| HJTBF9-524   | E                 | A  | N3HMP2-523   | E                 | A  |
| HLFYTU-523   | E                 | A  | N4VCUY-523   | E                 | A  |
| HPR66U-523   | E                 | A  | N978U2-524   | E                 | A  |
| HRXHU9-523   | E                 | A  | N9QBZG-523   | E                 | A  |
| HTRBN7-524   | E                 | A  | NG4VQ9-523   | D                 | B  |
| HVJCPN-523   | E                 | A  | NNKTXR-524   | E                 | A  |
| HWDTAX-524   | E                 | A  | NQ7K2H-523   | E                 | A  |
| HX9GM2-524   | E                 | A  | NTZ2LR-523   | E                 | A  |
| J8CV4T-524   | E                 | A  | NV3YUY-524   | E                 | A  |
| JEMGP3-524   | E                 | A  | NX8PX8-524   | E                 | A  |
| JLXP8-524    | E                 | A  | PGYZF2-523   | D                 | B  |
| KCYZCN-524   | E                 | A  | PM29HM-524   | E                 | A  |
| KKCDUJ-524   | E                 | A  | PRHEGH-524   | D                 | B  |
| KL2HMQ-524   | E                 | A  | PVULHM-524   | E                 | A  |

TABLE 1a- Handwriting on Q1

| WebCode-Test | Handwriting on Q1 |    | WebCode-Test | Handwriting on Q1 |    |
|--------------|-------------------|----|--------------|-------------------|----|
|              | K1                | K2 |              | K1                | K2 |
| PX4C8Q-524   | E                 | A  | TJR6KG-524   | D                 | B  |
| Q2WTWP-524   | E                 | A  | TQANMV-524   | E                 | A  |
| Q7DDPW-524   | E                 | A  | TTZWRQ-524   | E                 | A  |
| Q84J3G-524   | E                 | A  | U4V3LN-523   | D                 | A  |
| Q9X8KC-523   | E                 | A  | U97HNL-524   | E                 | A  |
| QCKNYQ-524   | E                 | A  | UEWRU-523    | E                 | A  |
| QML6T2-524   | D                 | B  | UGYVNK-524   | E                 | A  |
| QP9T7M-524   | E                 | A  | UQLRPL-524   | E                 | A  |
| QZNTKV-524   | E                 | A  | UYFVXP-524   | E                 | A  |
| R6WGXX-524   | E                 | A  | V4QAZL-524   | E                 | A  |
| R6WL9Z-524   | E                 | A  | VL7J2M-524   | E                 | A  |
| R7MMAG-524   | E                 | A  | VLUXCK-524   | E                 | A  |
| RACUWY-524   | E                 | A  | VNPRR8-523   | E                 | A  |
| RBGLLR-523   | E                 | A  | VPB39V-523   | E                 | A  |
| REJG8F-524   | E                 | A  | VRXQLF-523   | E                 | A  |
| RFEYRP-524   | E                 | A  | VWB7Q-524    | E                 | A  |
| RH7W63-524   | E                 | A  | VWRKJG-524   |                   | A  |
| RK9YLQ-523   | E                 | A  | W7RQW-524    | E                 | A  |
| RQWKVY-523   | E                 | A  | W9HRYX-524   | E                 | A  |
| RXVAAG-524   | E                 | A  | WZK6Z7-524   | D                 | B  |
| T38ELH-524   | E                 | A  | X8J7KW-524   | D                 | B  |
| T6ACUP-524   | E                 | A  | XFBJJW-524   | E                 | A  |
| T8YL7B-524   | E                 | A  | XNQ47G-523   | E                 | A  |
| TGQY7B-524   | E                 | A  | XRPNML-524   | E                 | A  |
| THGDEL-524   | E                 | A  | XTJ68V-524   | E                 | A  |

TABLE 1a- Handwriting on Q1

| WebCode-Test | Handwriting on Q1 |    | WebCode-Test | Handwriting on Q1 |    |
|--------------|-------------------|----|--------------|-------------------|----|
|              | K1                | K2 |              | K1                | K2 |
| XV7TLG-524   | E                 | A  |              |                   |    |
| XY9P76-523   | E                 | A  |              |                   |    |
| XZG4DB-524   | E                 | B  |              |                   |    |
| Y8ETUF-524   | E                 | A  |              |                   |    |
| YEKHFU-523   | E                 | A  |              |                   |    |
| YG87UE-524   | E                 | A  |              |                   |    |
| YJEJFM-524   | E                 | A  |              |                   |    |
| YK6KG6-524   | E                 | A  |              |                   |    |
| YY6LU7-523   |                   | A  |              |                   |    |
| Z9AWYA-524   | E                 | A  |              |                   |    |
| ZCLYL7-524   | D                 | A  |              |                   |    |
| ZF8JYM-524   | E                 | A  |              |                   |    |
| ZGGTJ8-524   | E                 | A  |              |                   |    |
| ZYGHYB-524   | E                 | A  |              |                   |    |

**Response Summary Handwriting on Q1**Total Participants: **210**

Which, if either, of the known writers wrote the questioned writing (excluding the signature) on the credit card application form?

| Response | Handwriting on Q1 |     |  |
|----------|-------------------|-----|--|
|          | K1                | K2  |  |
| A        | 0                 | 190 | <p>Note: The totals do not add up to the total number of participants because not all participants marked a response for all items or did not use provided key.</p> <p><b>Response Key:</b></p> <p>A: Was WRITTEN by;<br/>           B: Was PROBABLY WRITTEN by (some degree of identification);<br/>           C: CANNOT be IDENTIFIED or ELIMINATED;<br/>           D: Was PROBABLY NOT WRITTEN by (some degree of elimination);<br/>           E: Was NOT WRITTEN by.</p> |
| B        | 0                 | 20  |  |
| C        | 0                 | 0   |  |
| D        | 24                | 0   |  |
| E        | 183               | 0   |  |



# Examination Results

*Which, if either, of the known writers wrote the questioned signature on the credit card application form?*

TABLE 1b- Signature on Q1

| WebCode-Test | Signature on Q1 |    | WebCode-Test | Signature on Q1 |    |
|--------------|-----------------|----|--------------|-----------------|----|
|              | K1              | K2 |              | K1              | K2 |
| 23DNU7-524   | D               | B  | 6G6M8D-523   | E               | A  |
| 287TMB-524   | E               | A  | 6QEWD-524    | E               | A  |
| 28PRLU-524   | E               | A  | 6TWU6T-524   | C               | A  |
| 2HCQEK-524   | E               | A  | 6YKW9E-523   | E               | A  |
| 2NVYWP-523   | E               | C  | 76848Y-524   | E               | A  |
| 2ZRZFL-523   | C               | A  | 7BEMCJ-524   | D               | B  |
| 3DVJQL-524   | D               | B  | 7C6VHD-524   | E               | A  |
| 3JJ4WL-524   | E               | A  | 7J7449-524   | D               | B  |
| 3R92EE-524   | E               | B  | 7MN8R6-524   | E               | A  |
| 3RCGWL-524   | D               | B  | 7U6NKE-524   | E               | A  |
| 3Z4Y7N-524   | E               | A  | 7VFAQ9Y-524  | D               | B  |
| 46F4HN-524   | D               | A  | 7ZXQNE-523   | E               | A  |
| 4793RF-523   | E               | A  | 89LZBE-523   | E               | A  |
| 4ARCKE-524   | C               | B  | 89YR4W-524   | E               | A  |
| 4FCABM-524   | E               | A  | 8BTGNC-524   | E               | A  |
| 4HJPKD-524   | C               | A  | 8E9NCC-524   | E               | A  |
| 4U9QWE-524   | E               | A  | 8HR63V-524   | E               | A  |
| 4WK7QE-523   | E               | A  | 8NAA2V-524   | E               | B  |
| 4Z2TZD-524   | E               | A  | 8T7ZGA-524   | E               | A  |
| 64227A-524   | E               | A  | 9DA3XB-524   | E               | A  |
| 67L7MJ-524   | E               | A  | 9F2294-524   | E               | A  |
| 698V26-523   | D               | B  | 9KYF2K-524   | E               | A  |
| 6FVF77-524   | D               | B  | 9VVNEV-524   | E               | A  |

TABLE 1b- Signature on Q1

| WebCode-Test | Signature on Q1 |    | WebCode-Test | Signature on Q1 |    |
|--------------|-----------------|----|--------------|-----------------|----|
|              | K1              | K2 |              | K1              | K2 |
| AE7TL6-523   | C               | B  | DBAJ2E-524   | E               | A  |
| AQWPKH-524   | E               | A  | DHVANA-524   | E               | A  |
| ATHDY4-524   | E               | A  | DL8JBC-524   | D               | A  |
| ATMQNK-524   | D               | B  | DP8PVA-523   | E               | A  |
| AVRGTE-524   | D               | B  | DRUEAV-523   | E               | A  |
| BCCC2V-524   | E               | A  | E38VGR-523   | E               | A  |
| BGND4E-524   | E               | A  | E6YUT6-523   | E               | A  |
| BKL44Y-524   | D               | B  | E8M46R-524   | C               | A  |
| BQBBUJ-524   | D               | B  | E8TBDE-523   | E               | A  |
| BTEDC9-523   | E               | A  | EAVJCX-524   | D               | B  |
| BWH8AD-523   | D               | B  | EB6GPE-524   | E               | A  |
| BWYWZK-523   | E               | A  | ECG3G2-524   | E               | A  |
| BY4L6E-524   | D               | C  | EGT9T2-524   | E               | A  |
| C6TNLJ-524   | C               | B  | ETP8NE-524   | E               | A  |
| C9MLR3-524   | E               | A  | EW7FCD-524   | E               | A  |
| CC886J-524   | E               | A  | F4JTQ3-524   | E               | A  |
| CC96FE-524   | E               | A  | F8J2TR-524   | E               | A  |
| CD2XAC-524   | E               | A  | FMWE96-524   | E               | A  |
| CMQQG3-524   | E               | A  | FP4RRR-523   | C               | B  |
| CPCPGJ-524   | E               | A  | FQVQ46-524   | E               | A  |
| CQ3VT3-524   | E               | A  | G7LCM2-523   | C               | A  |
| CURX6H-524   | D               | B  | GEFD7Z-523   | E               | A  |
| CVZBLK-524   | E               | A  | GM9NDB-523   | C               | B  |
| D6HDZX-524   | E               | A  | GPK38B-524   | D               | B  |
| D6NNZA-524   | E               | A  | GPV8GT-524   | E               | A  |

TABLE 1b- Signature on Q1

| WebCode-Test | Signature on Q1 |    | WebCode-Test | Signature on Q1 |    |
|--------------|-----------------|----|--------------|-----------------|----|
|              | K1              | K2 |              | K1              | K2 |
| GTX49A-524   | E               | A  | KNRLHJ-523   | C               | A  |
| GUP7T4-524   | E               | A  | LB29GT-524   | E               | A  |
| GWVM72-524   | C               | B  | LBZEXM-523   | E               | A  |
| H266Y3-523   |                 | A  | LG8X38-524   | E               | A  |
| H2QVU9-524   | E               | A  | LJTRXM-523   | E               | A  |
| H3KNM7-523   | E               | A  | LJULGT-524   | E               | A  |
| H767AX-524   | E               | A  | LY8X72-523   | E               | A  |
| H7ZUL2-523   | E               | A  | M763J3-524   | E               | A  |
| HAZ6H2-523   | D               | B  | MN6UJH-524   | E               | A  |
| HBR4RT-523   | E               | A  | MNNWBR-523   | E               | A  |
| HGJBCM-524   | E               | A  | N2NWL8-524   | C               | B  |
| HJTBF9-524   | E               | A  | N3HMP2-523   | E               | B  |
| HLFYTU-523   | D               | B  | N4VCUY-523   | E               | A  |
| HPR66U-523   | E               | A  | N978U2-524   | C               | B  |
| HRXHU9-523   | E               | A  | N9QBZG-523   | E               | A  |
| HTRBN7-524   | E               | A  | NG4VQ9-523   | D               | B  |
| HVJCPN-523   | E               | A  | NNKTXR-524   | E               | A  |
| HWDTAX-524   | E               | A  | NQ7K2H-523   | E               | A  |
| HX9GM2-524   | E               | A  | NTZ2LR-523   | E               | A  |
| J8CV4T-524   | D               | A  | NV3YUY-524   | D               | B  |
| JEMGP3-524   | E               | A  | NX8PX8-524   | D               | B  |
| JLXP8-524    | E               | B  | PGYZF2-523   | C               | B  |
| KCYZCN-524   | E               | A  | PM29HM-524   | E               | A  |
| KKCDUJ-524   | E               | A  | PRHEGH-524   | D               | B  |
| KL2HMQ-524   | E               | A  | PVULHM-524   | E               | A  |

TABLE 1b- Signature on Q1

| WebCode-Test | Signature on Q1 |    | WebCode-Test | Signature on Q1 |    |
|--------------|-----------------|----|--------------|-----------------|----|
|              | K1              | K2 |              | K1              | K2 |
| PX4C8Q-524   | E               | A  | TJR6KG-524   | C               | B  |
| Q2WTWP-524   | E               | A  | TQANMV-524   | D               | B  |
| Q7DDPW-524   | D               | B  | TTZWRQ-524   | E               | A  |
| Q84J3G-524   | E               | A  | U4V3LN-523   | C               | A  |
| Q9X8KC-523   | E               | A  | U97HNL-524   | E               | A  |
| QCKNYQ-524   | E               | A  | UEVRU-523    | E               | A  |
| QML6T2-524   | D               | B  | UGYVNK-524   | E               | A  |
| QP9T7M-524   | E               | A  | UQLRPL-524   | E               | A  |
| QZNTKV-524   | E               | A  | UYFVXP-524   | E               | A  |
| R6WGXX-524   | E               | A  | V4QAZL-524   | E               | A  |
| R6WL9Z-524   | E               | A  | VL7J2M-524   | E               | A  |
| R7MMAG-524   | E               | A  | VLUXCK-524   | E               | B  |
| RACUWY-524   | D               | B  | VNPRR8-523   | E               | A  |
| RBGLLR-523   | E               | A  | VPB39V-523   | E               | A  |
| REJG8F-524   | E               | A  | VRXQLF-523   | E               | A  |
| RFEYRP-524   | E               | A  | WBT7Q-524    | E               | A  |
| RH7W63-524   | E               | A  | VWRKJG-524   |                 | A  |
| RK9YLQ-523   | D               | A  | W7RQWV-524   | E               | A  |
| RQWKVY-523   | D               | C  | W9HRYX-524   | C               | B  |
| RXVAAG-524   | E               | A  | WZK6Z7-524   | D               | B  |
| T38ELH-524   | E               | A  | X8J7KW-524   | D               | B  |
| T6ACUP-524   | E               | A  | XFBJJW-524   | E               | A  |
| T8YL7B-524   | E               | A  | XNQ47G-523   | E               | A  |
| TGQY7B-524   | E               | A  | XRPNML-524   | E               | A  |
| THGDEL-524   | E               | A  | XTJ68V-524   | E               | A  |

TABLE 1b- Signature on Q1

| WebCode-Test | Signature on Q1 |    | WebCode-Test | Signature on Q1 |    |
|--------------|-----------------|----|--------------|-----------------|----|
|              | K1              | K2 |              | K1              | K2 |
| XV7TLG-524   | E               | A  |              |                 |    |
| XY9P76-523   | E               | A  |              |                 |    |
| XZG4DB-524   | E               | B  |              |                 |    |
| Y8ETUF-524   | E               | A  |              |                 |    |
| YEKHFU-523   | E               | A  |              |                 |    |
| YG87UE-524   | E               | A  |              |                 |    |
| YJEJFM-524   | E               | A  |              |                 |    |
| YK6KG6-524   | E               | A  |              |                 |    |
| YY6LU7-523   |                 | A  |              |                 |    |
| Z9AWYA-524   | D               | B  |              |                 |    |
| ZCLYL7-524   | D               | A  |              |                 |    |
| ZF8JYM-524   | E               | A  |              |                 |    |
| ZGGTJ8-524   | E               | A  |              |                 |    |
| ZYGHYB-524   | C               | C  |              |                 |    |

**Response Summary Signature on Q1**Total Participants: **210***Which, if either, of the known writers wrote the questioned signature on the credit card application form?*

| Response | Signature on Q1 |     |  |
|----------|-----------------|-----|--|
|          | K1              | K2  |  |
| A        | 0               | 160 | <p>Note: The totals do not add up to the total number of participants because not all participants marked a response for all items or did not use provided key.</p> <p><b>Response Key:</b></p> <p>A: Was WRITTEN by;<br/>           B: Was PROBABLY WRITTEN by (some degree of identification);<br/>           C: CANNOT be IDENTIFIED or ELIMINATED;<br/>           D: Was PROBABLY NOT WRITTEN by (some degree of elimination);<br/>           E: Was NOT WRITTEN by.</p> |
| B        | 0               | 46  |  |
| C        | 19              | 4   |  |
| D        | 36              | 0   |  |
| E        | 152             | 0   |  |

# Conclusions

TABLE 2

| WebCode-Test | Conclusions  |
|--------------|--|
| 23DNU7-524   | Justin Rei (K2 writer) probably wrote the signature and hand printing on Q1. Chris Clark (K1 writer) probably did not write the signature or hand printing on Q1.  |
| 287TMB-524   | [No Conclusions Reported.]   |
| 28PRLU-524   | In my opinion, Justin Rei wrote out the application form Q1 and signed it in the name of Chris Clark. I am satisfied that Chris Clark did not write out the application form Q1 or sign it.  |
| 2HCQEK-524   | 1. The manuscripts studied, in the document identified as Q1, including the signature, are not identified with the handwritten samples of Mr. Chris Clark. 2. The manuscripts studied, in the document identified as Q1, including the signature, if they are identified with the handwritten samples of Mr. Justin Rei.   |
| 2NVYWP-523   | Differences were observed between the entries on Q1 and K1. In my opinion, the writer of K1 did not produce the entries on Q1. Similarities and a lack of fundamental differences were observed between the entries on Q1 and K2. In my opinion, the writer of K2 produced the entries on Q1. In my opinion, the signature on Q1 is not a genuine Chris CLARK signature. Similarities and differences were observed between the signature on Q1 and the specimen K2 signatures. Therefore, my opinion is inconclusive.   |
| 2ZRZFL-523   | Handwriting: The general and special features of the questioned text showed a high level of similarity with the specimens of K2 person. There was a lot difference between the specimens of K1 and the questioned handwriting, both in general and special features. (Handwriting on the Q1 document was created by K2 person.) Signature: The questioned signature differed in structure from the name bearer K1, so it was not possible to compare them, therefore we decided to answer C. There was a high level of similarity between the questioned signature and the specimen of K2 person in general and special features. The questioned "Chris Clark" signature on the Q1 document was made by K2 person. The name bearer can be excluded in a logical way.   |
| 3DVJQL-524   | JUSTIN REI, writer of Items 5 through 7 (K2a-K2d), has been identified as preparing the majority of the hand printing on Item 1 (Q1). A definite determination could not be reached whether REI prepared the remaining writing on Item 1 (Q1), due to the limited nature of portions of the writing (check marks) and the presence of a significant unexplained characteristic in the signature portion. However numerous characteristics in common were observed to indicate that REI may have also prepared the "Chris Clark" signature. CHRIS CLARK, writer of Items 2 through 4 (K1a-K1d), did not prepare the hand printing on Item 1 (Q1). A definite determination could not be reached whether CLARK prepared the remaining writing on Item 1 (Q1), due to the limited nature of portions of the writing (check marks), the presence of unexplained characteristics, and the lack of undictated known signatures. However numerous dissimilarities were observed to indicate that CLARK may not have prepared the "Chris Clark" signature. |
| 3JJ4WL-524   | The questioned writing and the questioned signature on the application (Q1), WERE NOT WRITTEN BY CHRIS CLARK (K1), because they exhibit marked differences of graphological, structural and kinetic, with respect to the original texts and original signatures of CHRIS CLARK (K1). The questioned writing and signature questioned in the application (Q1), WERE WRITTEN BY JUSTIN REI (K2), because they show equal features of graphic, structural and kinetic identity, with respect to the original texts and the original signatures of JUSTIN REI (K2).  |
| 3R92EE-524   | 1) The evidence supports the proposition that the writing in question on the document marked "Q1" was not written by the author of the specimen writing on the documents marked "K1a", "K1b" and "K1d". 2) The evidence supports the proposition that the signature in question was not written by the author of the specimen signatures on the documents marked "K1a" to "K1c". 3) The evidence supports the proposition that the writing in question on the document marked "Q1" was written by the author of the specimen writing on the documents marked "K2a", "K2b" and "K2d". 4) The evidence provides some support for the proposition that the signature in question was written  |

## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
|              | by the author of the specimen writing on the documents marked "K2a" to "K2c".   |
| 3RCGWL-524   | The questioned and the sample writings are reproductions. It is not possible to detect traces of manipulation and forgery with the procedures of forensic document examination. Features/details of line quality and writing movement are only partially in view. This is not a sufficient basis to draw definite conclusions concerning the genuineness and/or authorship of handwritings. Laboratory examinations of reproductions normally lead to an inconclusive result like "C". Assuming that we deal with originals in this examination the wording in our report would be: 1) The questioned writing (excluding the signature) on the application was written by Justin Rei (and was not written by Chris Clark). 2) The questioned signature was probably written by Justin Rei (and probably not written by Chris Clark).  |
| 3Z4Y7N-524   | The K1 writer (CLARK) has been eliminated as the writer of the Q1 handprinting, numerals, and signature. An opinion of "elimination" is a definitive conclusion with the highest degree of certainty and means that the features present in the comparable portions of the questioned and known documents provides very strong evidence to supporting non-authorship. The K2 writer (REI) has been identified as the writer of the Q1 handprinting, numerals, and signature. An opinion of "identification" is a definitive conclusion with the highest degree of certainty and means that the features present in the comparable portions of the questioned and known documents provides very strong evidence supporting common authorship.  |
| 46F4HN-524   | In my opinion, the evidence provides qualified support for the proposition that the questioned writing on the Application (Q1) was written by the writer of the comparison Justin REI (K2) handwriting sample. In my opinion, the evidence provides qualified support for the proposition that the questioned writing on the Application (Q1) was not written by the writer of the comparison Chris CLARK (K1) handwriting sample. In my opinion, the evidence provides very strong support for the proposition that the questioned Chris CLARK signature on the Application (Q1) was written by the writer of the comparison Chris CLARK (K2) signature samples. In my opinion, the evidence provides qualified support for the proposition that the questioned Chris CLARK signature on the Application (Q1) was not written by the writer of the comparison Chris CLARK (K1) signature samples.  |
| 4793RF-523   | 1. There was correspondence between the writings of Justin Rei and the questioned writing, so it is determined that the questioned document was written by Justin Rei and was not written by Chris Clark. 2. Correspondence was found between the signatures of Justin Rei with the signature of the questioned document, this indicates that the questioned document was signed by Justin Rei and was not signed by Chris Clark.   |
| 4ARCKE-524   | Justin Rei prepared the questioned hand printing on the Item Q1 credit card application. This opinion is based on the notation of significant similarities, no differences, and few unrepresented variations between the questioned and known writings submitted. Justin Rei probably prepared the questioned "Chris Clark" signature on item Q1. This opinion is based on the notation of many similarities, no differences, and some unrepresented variations between the questioned and known writings submitted. Chris Clark did not prepare the questioned hand printing on Item Q1. This opinion is based on the notation of significant differences and some similarities between the questioned and known writings submitted. No conclusion could be reached as to whether Chris Clark prepared the questioned "Chris Clark" signature on item Q1. This opinion is based on the notation of differences and no similarities between the questioned and known writings submitted, as well as a lack of collected signature standards. If an additional examination is desired, please submit additional dictated "Chris Clark" signature exemplars from Mr. Rei and collected signatures from Mr. Clark. |
| 4FCABM-524   | The questioned handwriting and signature on the CC Application in item Q1 have been examined and compared with the control handwriting and signatures written by Chris Clark (K1) in item K1 a-d, and those written by Justin Rei (K2) in items K2a-d respectively. Comparison between the questioned handwriting and signature on the CC Application in item Q1 with the control specimens of Chris Clark (K1) in items K1 a-d revealed differences in design of letters, numerals and symbols, and spacing of the handwriting; slant, design, and relative position of the beginning letters 'C' on the baseline of the signatures. Therefore, I am of the opinion that the questioned handwriting and  |

## TABLE 2

| WebCode-Test | Conclusions  |
|--------------|--|
|              | signature on the CC Application in item Q1 were not written by Chris Clark (K1). On the other hand, comparison between the questioned handwriting and signature on the CC Application in item Q1 with the control specimens of Justin Rei (K2) in items K2a-d revealed similarities in design and subtle initial hooks of letters, numerals and symbols, spacing, overall size of the handwriting, construction and design details of the signatures. In view of the collective findings, I am of the opinion that the questioned handwriting and signature on the CC Application in item Q1 were written by Justin Rei (K2).  |
| 4HJPKD-524   | The questioned writing and signature appearing on Item Q1 was written by Justin Rei, writer of Item K2. Chris Clark, writer of Item K1, probably did not write the questioned material appearing on Item Q1, excluding the signature. Chris Clark, Item K1, could not be identified to or eliminated as the writer of the questioned signature appearing on Item Q1.   |
| 4U9QWE-524   | Q1 was examined and compared to K1 and K2. A comparison chart was created during the examination process. The comparison chart comparing the K2 exemplars contained substantial significant similarities in class and individual characteristics. It is my opinion based on a reasonable degree of certainty, that Q1 was authored by the person who authored the K2 exemplars.  |
| 4WK7QE-523   | Conclusion #1. The writing and signature in document item Q1: The handprinted and signed credit card application form, was NOT WRITTEN by Chris J. Clark (K1). Conclusion #2. The writing and signature in document item Q1: The handprinted and signed credit card application form, was WRITTEN by Justin Rei (K2).  |
| 4Z2TZD-524   | 1) The evidence supports the propositions that the writing and signature in question on the document marked "Q1" were not written by the author of the specimen writing on the documents marked "K1a", "K1b", "K1c" and "K1d". 2) The evidence supports the propositions that the writing and signature in question on the document marked "Q1" were written by the author of the specimen writing on the documents marked "K2a", "K2b", "K2c" and "K2d".  |
| 64227A-524   | After an analysis and comparison of the handwriting and signatures on the respective documents I made the following observations and conclusions: 1) A number of significant correspondences in respect of elements of style and execution were identified between the writing and signature in question contained on the document marked as "Q1" and the specimen handwriting and signatures on the documents marked as "K2a" to "K2d"(purported to be of one "Justin Rei"), however significant differences in respect of elements of style and execution were identified between the writing and signature in question ("Q1") and the specimen writing and signatures on the documents marked as "K1a" to "K1d" (purported to be of one "Chris Clark"). In light of the above observations, I found sufficient evidence to support the proposition that the handwriting and signature in question marked as "Q1", were written by the writer of the specimen material marked as "K2a" to "K2d" and were not written by the writer of the specimen material marked "K1a" to "K1d". |
| 67L7MJ-524   | Chris Clark (whose samples are: K1a-b-c-d) didn't write neither signed the questioned document (Q1). The handprinted and signed credit card application form.. Justin Rei (whose samples are: K2a-b-c-d) wrote and signed the whole questioned document (Q1). The handprinted and signed credit card application form..  |
| 698V26-523   | There is very strong support for the proposition that, on the basis of the submitted material, Q1 was written and signed by someone other than Chris Clark. There is very strong support for the proposition that Q1 was written and signed by Justin Rei.   |
| 6FVF77-524   | [No Conclusions Reported.]   |
| 6G6M8D-523   | The writing that appears in credit card application "City Bank Credit Card Application" to the name of Chris J. Clark, dated "5/1/17" an social asecurity number 471-25-0951 WAS WRTITTEN by Justin Rei. The signature to the name of Chris Clark appearing in the space "Authorized Signature" in the application "City Bank Credit Card Application" dated "5/1/17" with social security number 471-25-0951 WAS WRITTEN by Justin Rei.   |



## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
| 6QEWYD-524   | 1) The evidence supports the proposition that the writing in question was written by the writer of the specimen writing on the documents marked "K2a", "K2b" and "K2d". 2) The evidence supports the proposition that the writing in question was not written by the writer of the specimen writing on the documents marked "K1a", "K1b" and "K1d". 3) The evidence supports the proposition that the signature in question was written by the writer of the specimen signatures on the documents marked "K2a", "K2b" and "K2c". 4) The evidence supports the proposition that the signature in question was not written by the writer of the specimen signatures on the documents marked "K1a", "K1b" and "K1c".   |
| 6TWU6T-524   | Based on the examination and comparison of Q1 with K1a through K1d and K2a through K2d, the following was determined: Justin Rei (K2) wrote the questioned writing and questioned signature on Q1; Chris Clark (K1) did not write the questioned writing on Q1; Chris Clark (K1) could not be identified or eliminated as the writer of the questioned signature on Q1 due to a lack of comparability between the text-based questioned signature and the stylized submitted known signatures.  |
| 6YKW9E-523   | a). The questioned writing on the application was NOT WRITTEN by Chris Clark WAS WRITTEN by Justin Rei. b). The questioned signature on the application WAS NOT WRITTEN by Chris Clark, was WRITTEN by Justin Rei. c). The genuine signature by Chris Clark and the questioned haven't graphic resemblance, then, the signature questioned is a SIMPLE SPURIOUS SIGNATURE.  |
| 76848Y-524   | According to the elements of study provided and after analyzing the aspects such as shape, spacing, inclination, order, direction, size, starting points, cohesion as the idiocies present in the reference samples provided, it is concluded that both the completion texts as the signature that is observed in the application for credit came from the graphic gesture of Justin Rei. It is uniprocendente in front of the samples contributed on behalf of Justin Rei.   |
| 7BEMCJ-524   | [No Conclusions Reported.]  |
| 7C6VHD-524   | Based on examination of the questioned Citywide Bank Credit Card Application, dated 5/1/17 (Item #1, Q1), and examination and comparison with known exemplars – known handwriting specimens of Contributor #1 (Item #1, K1a-K1d, dictated exemplars, requested signatures, and course of business exemplars attributed to Chris CLARK) and known handwriting specimens of Contributor #2 (Item #1, K2a-K2d, dictated exemplars, requested signatures, and course of business exemplars attributed to Justin REI), the following conclusions were made in determining the source of the handprinting and signature of the questioned application: 1. Based on evidence contained in the handwriting, Contributor #2 (the writer of the exemplars attributed to Justin REI) wrote the handprinting of the questioned credit card application. Substantial significant similarities and no significant dissimilarities were observed in examination of the exemplars of Contributor #2 and in comparison with the questioned credit card application. While there is some variation, there are no significant dissimilarities and no limitations associated with absent characters, dissimilarities, or quantity of writing. 2. Based on evidence contained in the handwriting, Contributor #2 (the writer of the exemplars attributed to Justin REI) wrote the signature of the questioned credit card application. Substantial significant similarities and no significant dissimilarities were observed in examination of the exemplars of Contributor #2 and in comparison with the questioned credit card application. While there is some variation, there are no significant dissimilarities and no limitations associated with absent characters, dissimilarities, or quantity of writing. |
| 7J7449-524   | There are indications that Chris Clark may not have written the filled in portions or signed the signature in his name on the questioned document, Q1. There are indications that Justin Rei may have written the filled in portions and the signature in the name of Chris Clark on the questioned document, Q1.   |
| 7MN8R6-524   | Based on the above, on the quality and quantity of the materials, it is determined: The signing and processing of the information contained in the questioned document (Q1), correspond to the same graphic gesture found in the calligraphic contributions (K2) of the former roommate Justin Rei, that is, they present a manuscript uniprocensión with the document of doubt.  |

## TABLE 2

| WebCode-Test | Conclusions  |
|--------------|--|
| 7U6NKE-524   | 1/Author of the questioned handwriting and figures on Q1 (Citywide Bank Credit Card Application): The person (Justin Rei) who wrote the specimen writings and figures on K2a, K2b and on K2d, wrote the questioned writings and figures on Q1. The person (Chris Clark) who wrote the specimen writings and figures on K1a, K1b and on K1d, did not write the questioned writings and figures on Q1 2/Author of the questioned signature on Q1 (Citywide Bank Credit Card Application): The person (Justin Rei) who wrote the specimen signatures on K2a, K2b and on K2c, wrote the questioned signature on Q1. The person (Chris Clark) who signed the specimen signatures on K1a, K1b and on K1c, did not sign the questioned signature on Q1.   |
| 7VFAQ9Y-524  | 1. The extended, (i.e. non-signature) writing in the credit card application form shows many similarities to the writing of Justin Rei in items K2a, K2b, K2c, and K2d. No single similarity is conclusive but the combination of similarities leads me to conclude that Justin Rei made that writing. 2. That signature differs greatly in its form from the genuine examples of Chris Clark's signature in items K1a, K1b, and K1c. Either it was written by him in a style differing from that of the genuine examples or it was written by some other person. The writing of the signature in the name of Chris Clark in the credit card application, item Q1, shows many similarities to the writing of signatures in that name made by Justin Rei in items K2a, K2b, and K2c. My observations lead me to conclude that there is very strong evidence that the questioned signature in item Q1 was written by Justin Rei.   |
| 7ZXQNE-523   | The following conclusions were based upon a collective examination of all submitted questioned and known evidence: (1) The questioned written text, and questioned "Chris Clark" signature, appearing on the submitted Exhibit Q1 document WAS NOT WRITTEN by the author of the submitted Exhibit K1 (a-d) known writings and signatures, Chris Clark. (2) The questioned written text, and questioned "Chris Clark" signature, appearing on the submitted Exhibit Q1 document WAS WRITTEN by the author of the submitted Exhibit K2 (a-d) known writings and signatures, Justin Rei.  |
| 89LZBE-523   | In my opinion the differences between questioned (item Q1) and specimen (K1) handwritings provide conclusive evidence to show that Chris Clark did not write the handprinted and signed credit card application form and the similarities between questioned (item Q1) and specimen (K2) handwritings provide conclusive evidence to show that Justin Rei did write the handprinted and signed credit card application form.   |
| 89YR4W-524   | Once the graphological analysis between the manuscripts and signature seen in the application of credit card Q1 against the documents as K2a, K2b, K2c and K2d of Mr. Justin Rei, established multiple graphic similarities in aspects and subspects. graphics such as: dynamics, morpholetric construction, speed, links, adductor movements, flexors, abductors, extensors, interliteral spaces, angularity, caliber, initiation and completion points, among others. For this reason, the MANUSCRIPT UNIPROCEDENCE is concluded between the manuscripts and signatures in the questioned document Q1 and samples manuscript patterns and signatures of Mr. JUSTIN REI seen in documents K2a, K2b, K2c and K2d.  |
| 8BTGNC-524   | The questioned hand printed entries on Exhibit 3 and the known writing attributed to REI have significant characteristics in agreement. The possibility of observing the same combination of characteristics in agreement from another writer is considered extremely low. The questioned signature on Exhibit 3 and the known writing attributed to REI have significant characteristics in agreement. The possibility of observing the same combination of characteristics in agreement from another writer is extremely considered low. The questioned hand printed entries on Exhibit 3 and the known writing attributed to CLARK have significant characteristics that are not in agreement. It is considered extremely unlikely that CLARK is the writer of the questioned hand printed entries on Exhibit 3. The questioned signature on Exhibit 3 and the known writing attributed to CLARK have significant characteristics that are not in agreement. It is considered extremely unlikely that CLARK is the writer of the questioned signature on Exhibit 3. |
| 8E9NCC-524   | It has been concluded that Justin Rei (S-2) wrote the questioned material appearing on the submitted Exhibit Q-1 item. It has been concluded that Chris Clark (S-1) did not write the  |

## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
|              | questioned material appearing on the Exhibit Q-1 item.  |
| 8HR63V-524   | 1- The questioned writing in the Citywide Bank credit card application presents uniprocidence against the undoubtful samples (dictated exemplars of the form, requested signatures and course of business) submitted by Justin Rei. 2- The signature in question on the Citywide Bank credit card application shows uniprocidence against the undoubted samples (dictated exemplars of the form, requested signatures and course of business) collected from Justin Rei.  |
| 8NAA2V-524   | With the use of the Video Spectro Comparador 6000, I arrived at the following conclusion: K2a-d, wrote the handwriting visible in the document described as Q1. K2a-d, probably wrote the questioned signature visible in the Q1 document. K1a-d, did not write the handwritten questioned script visible in document Q1. K1a-d, did not write the questioned signature visible in document Q1.   |
| 8T7ZGA-524   | 1) The writing in question on the document marked "Q1" was written by the author of the specimen writing on the documents marked "K2a", "K2b" and "K2d". 2) The writing in question on the document marked "Q1" was not written by the author of the specimen writing on the documents marked "K1a", "K1b" and "K1d". 3) The signature in question on the document marked "Q1" was written by the author of the specimen signatures on the documents marked "K2a", "K2b" and "K2c". 4) The signature in question on the document marked "Q1" was not written by the author of the specimen signatures on the documents marked "K1a", "K1b" and "K1c".   |
| 9DA3XB-524   | The questioned writing on Exhibit 3 and the known writing attributed to Justin REI have significant characteristics in agreement. The possibility of observing the same combination of characteristics in agreement from another writer is considered extremely low. The questioned writing on Exhibit 3 and the known writing attributed to Chris CLARK have significant characteristics that are not in agreement. It is considered extremely unlikely that Chris CLARK is the writer of the questioned entries on Exhibit 3.   |
| 9F2294-524   | In terms of establishing which of the known writers wrote the script in question is determined: .- Analyzed the morphological traits of samples manuscriturales from Mr Chris Clark, against the contested document Q1, in principle establishes non-scriptural correspondence. Most of Mr Chris Clark alphanumeric scriptural elements offer different beginning and end, which make the difference. For example the digit zero (0) which produced in their scriptural contributions Chris Clark crosses them so say it with a diagonal stroke at the center of the circle, graphic appearance which is not located in the document of doubt. Analysis and comparison of the letters for example: "C", "J", "M", "Z", "A" and "B" samples of Mr Chris Clark to be analyzed and compared with similar letters in the Q1 document, it is clear that they offer different formalities, but also the inclination and the proportion of some of these not be correspond and the baseline of the line with tendency to the convexity is not identified against the graphic gesture of the Q1 document. With respect to analysis and Scriptural comparison of Mr JUSTIN REI handwritten signs, set: Scriptural correspondence between samples provided by Mr Justin Rei face the full scriptural located in Q1 document. Appearance as the morphology and its morphological structure are identified in most of alphanumeric signs. The way particular and characteristic of the development of the digit zero "0" by Mr Justin Rei where automates a seal in the top center in the form of heart, scriptural aspect which did not manifest it and its contributions Mr Chris Clark. The baseline of the line in the Scriptural contributions of Mr Justin Rei, there is evidence of more horizontal, with baseline of line with convex trend in Scriptural contributions from Mr Chris Clark. For the above reasons in handwritten signs of Mr Justin Rei, is determined that the full scriptural of the Q1 document was written by Mr Justin Rei. 2.) Regarding which of the known writers, wrote the firm challenged the request is determined: The signatures provided by Mr Chris Clark, not resemble morph structurally with the firm questioned in Q1 document. The signatures provided by Mr Justin Rei, are identified in your morph structure with respect to the firm made in document Q1. |
| 9KYF2K-524   | The design of the application form is such that the questioned entries generally consist of disconnected text and numeric entries. If considered separately some of these entries, including the signature, lack sufficient individuating character for an opinion of authorship to be reached. However, when considered together the entries were consistent with having been completed by one   |

## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
|              | <p>writer. While I cannot exclude the possibility that within these there may be some small, disconnected entries completed by a different writer, there was no evidence this had occurred. The questioned signature does not follow the signature style seen in the specimens attributed to Chris Clark. Based on the specimens provided, there is no evidence that the questioned signature is a copy of his natural signature style. The questioned handwriting and signature appear naturally completed and contain no evidence of features commonly associated with copying or disguise. A number of similarities were noted between the questioned handwriting and signature and the specimens attributed to Justin Rei. These similarities are in such features as writing styles, slope, size and size relationships, fluency, baseline habits and individual letter constructions. Based on these similarities, it is my opinion that the handwriting and signature on the questioned credit card application form were completed by the author of the specimens attributed to Justin Rei.</p> |
| 9VWNEV-524   | <p>Analyzing writings by hand of doubt in the credit card registration form were not written by Chris Clark, according to the provided writing samples K1a, K1b and k1w. Analyzing writings by hand of doubt in the credit card application form if it were written by Justin Rei, according to provided writing samples K2a, K2b and K2d. Analyzing the written signature of doubt in the credit card application form was not written by Chris Clark, according to the provided writing samples K1c. Analyzing the written signature of doubt in the credit card registration form if it was written by Justin Rei, according to provided writing samples K2c.</p>  |
| AE7TL6-523   | <p>It is highly probable that the questioned printing was not written by writer K1. Numerous dissimilarities exist between the questioned and exemplar writing. Although there is no evidence to indicate that writer K1 wrote the questioned printing, the writer can't be excluded because it is not possible to anticipate all the ways in which a writer's writing could be altered, intentionally or not. It could not be determined whether writer K1 wrote the questioned signature. A meaningful signature comparison could not be conducted because the exemplar signatures provided are of a different style than that of the questioned signatures and lack comparable features. Writer K2 wrote the questioned printing. It is probable that writer K2 wrote the questioned signature. Qualification is due to the presence of features in the questioned signature that could not be accounted for in the exemplar signatures. It is recommended that additional request and non-request signatures be submitted for re-examination.</p>   |
| AQWPKH-524   | <p>As a result of examination and comparison based solely on the material submitted, the following conclusions and observations are opinions based upon my experience, education and training and are as follows: 1. The questioned printing present on the credit card application submitted in exhibit Q1 were not written by the author of K1a-d (Chris Clark). 2. The questioned signature present on the credit card application submitted in exhibit Q1 was not written by the author of K1a-d (Chris Clark). 3. The questioned printing and signature present on the credit card application submitted in exhibit Q1 were written by the author of K2a-d (Justin Rei).</p>   |
| ATHDY4-524   | <p>A comparison of the respective material revealed to me the following: 1. Several significant differences in respect of elements of style and execution were identified between the handwriting and signature in question marked as "Q1" and the specimen handwriting and signatures marked as "K1a" to "K1d". 2. Several significant correspondences in respect of elements of style and execution were identified between the handwriting and signature in question marked as "Q1" and the specimen handwriting and signatures marked as "K2a" to "K2d". In light of the above analysis and comparison: I found sufficient evidence to support the proposition that the handwriting and signature in questioned marked as "Q1" were written by the writer of the specimen material marked as "K2a" to "K2d" and were not written by the writer of the specimen material marked "K1a" to "K1d".</p>  |
| ATMQNK-524   | <p>It was determined that Justin Rei (Items 5-7/K2a-d writer) prepared the questioned hand printing on Item 1 (Q1), excluding the check marks. A definite determination could not be reached whether either writer, Chris Clark (Items 2-4/K1a-d writer) or Justin Rei (Items 5-7/K2a-d writer) did or did not prepare the questioned signature on Item 1 (Q1), due to the limited quantity of comparably worded known writing and the presence of unexplained characteristics. However, numerous similarities were observed with Rei (Items 5-7/K2a-d writer), indicating Rei may have prepared the</p>  |

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| WebCode-Test | Conclusions  |
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|              | <p>questioned signature on Item 1 (Q1). Furthermore, numerous dissimilarities were observed with Clark (Items 2-4/K1 a-d writer), indicating Clark may not have prepared the questioned signature on Item 1 (Q1). No conclusion could be reached regarding the authorship of the check marks on Item 1 (Q1) due to a lack of individualizing characteristics within those portions. If future handwriting examinations are desired, additional dictated and undictated known writing should be obtained from Clark (Items 2-4/K1 a-d writer), Rei (Items 5-7/K2a-d writer), or any other logical suspect(s). The known writing should consist of signatures in the name "Chris Clark", and should be comparable in format to the questioned item. Dictated known writing should be obtained on separate forms similar to the questioned item, and each repetition should be removed from the writer's view upon completion. Numerous repetitions may be necessary in order to obtain naturally prepared writing. Undictated known writing consists of writing prepared during normal course of business activity. Possible sources of undictated known writing include business papers, letters, canceled checks, and/or applications.</p>   |
| AVRGTE-524   | [No Conclusions Reported.]   |
| BCCC2V-524   | <p>1) Inter-comparison examination between the Questioned handwriting appearing on Q1 and the (reported) Known handwriting and handwriting exemplars provided by Chris Clark contained in K1a, K1b and K1d, revealed numerous dissimilarities in class and individual handwriting characteristics and habits. Based upon the dissimilarities noted it is the opinion of this examiner that the Questioned handwriting appearing on Q1 was not written by Chris Clark. 2) Inter-comparison examination between the Questioned handwriting appearing on Q1 and the (reported) Known handwriting and handwriting exemplars provided by Justin Rei contained in K2a, K2b and K2d, revealed numerous similarities in class and individual handwriting characteristics and habits. Based upon the similarities noted it is the opinion of this examiner that the Questioned handwriting appearing on Q1 was written by Justin Rei. 3) Inter-comparison examination between the Questioned "Chris Clark" signature appearing on Q1 and the "Chris Clark" signature exemplars provided by Chris Clark contained in K1a through K1c, revealed numerous dissimilarities in class and individual handwriting characteristics and habits. Based upon the dissimilarities noted it is the opinion of this examiner that the Questioned "Chris Clark" signature appearing on Q1 was not written by Chris Clark. 4) Inter-comparison examination between the Questioned "Chris Clark" signature appearing on Q1 and the "Chris Clark" signature exemplars provided by Justin Rei contained in K1a through K1c, revealed numerous similarities in class and individual handwriting characteristics and habits. Based upon the similarities noted it is the opinion of this examiner that the Questioned "Chris Clark" signature appearing on Q1 was written by Justin Rei.</p> |
| BGND4E-524   | <p>In our opinion the handwriting appearing on the application /Q1/ was written by the writer K2 /Justin Rei/. The questioned signature on the application was written by Justin Rei /K2/ too. Chris Clark /K1/ was eliminated as the writer of the questioned handwriting and signature.</p>  |
| BKL44Y-524   | <p>Purpose: To determine which, if either, of the known writers wrote the questioned writing (excluding the signature) on the application form; To determine which, if either, of the known writers wrote the questioned signature on the application form; The handwriting and the signature on document Q1 were considered separately. a. Handwriting: Consideration of the handwriting for Q1, K1A, K1B, K1C, K1D, K2A, K2B, K2C and K2D was undertaken in order to assess the following pairs of propositions: 1st Set: 1) The writer of the documents K1A-D wrote the handwriting (excluding signature) on document Q1; 2) Someone other than the writer of the documents K1A-D wrote the handwriting (excluding signature) on the document Q1; 2nd set: 3) The writer of the documents K2A-D wrote the handwriting (excluding signature) on document Q1; 4) Someone other than the writer of the documents K2A-D wrote the handwriting (excluding signature) on the document Q1. The evidence accordingly provides strong support for proposition 2) (that someone other than the writer of the documents K1A-D wrote the handwriting on the document Q1) rather than the alternative proposition 1). Further, the evidence provides strong support for proposition 3) (that the writer of the documents K2A -D wrote the handwriting on the document Q1) rather than the alternative proposition 4). b. Signature: Consideration of the signature on Q1 was undertaken in order to assess the following pairs of propositions: 1st Set: 1) The writer of the signature on Q1 is</p>   |

## TABLE 2

| WebCode-Test | Conclusions  |
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|              | <p>also the writer of the documents K1A-D; 2) Someone other than the writer of the documents K1A-D wrote the signature on the document Q1; 2nd set: 3) The writer of the signature on Q1 is also the writer of the documents K2A-D; 4) Someone other than the writer of the documents K2A-D wrote the signature on the document Q1; The evidence provides more support for proposition 2) (that someone other than the writer of the documents K1A-D wrote the signature on the document Q1) than for proposition 1). The level of support, while stronger for proposition 2) than proposition 1) is limited/weak due to the specimens provided. Further, the evidence provides strong support for proposition 3) (that the writer of the documents K2A-D wrote the signature on document Q1) rather than the alternative proposition 4).</p>  |
| BQBBUJ-524   | <p>It was determined that the questioned writing on Item 1 (CTS Item Q1), excluding the "Chris Clark" signature and the check marks, was prepared by JUSTIN REI, the writer of Items 5 through 7 (CTS Items K2a - K2d). A definite determination could not be reached whether JUSTIN REI, the Item 5 through Item 7 writer (CTS Items K2a - K2d), prepared the questioned "Chris Clark" signature on Item 1 (CTS Item Q1) due to a few characteristics in the questioned writing which were not observed in the submitted known writing. However, significant similarities were observed which indicate JUSTIN REI may have prepared the Item 1 questioned signature. A definite determination could not be reached whether CHRIS CLARK, the Item 2 through Item 4 writer (CTS Items K1a - K1d), prepared the questioned "Chris Clark" signature on Item 1 (CTS Item Q1) due to the presence of unexplained characteristics. However, inconsistencies were observed which indicate CHRIS CLARK may not have prepared the Item 1 questioned signature.</p>  |
| BTEDC9-523   | <p>a) The questioned signature &amp; handwritings in Q1 were written by the author of K2, Justin Rei. b) The questioned handwritings in Q1 were not written by the author of K1, Chris Clark. c) The questioned signature in Q1 is a forgery and was not written by the author of K1, Chris Clark.</p>   |
| BWH8AD-523   | <p>To the highest degree of probability, it is concluded that the writer of the K2 specimens wrote the questioned non-signature entries on Exhibit Q1. It is highly probable that the writer of the K2 specimens wrote the questioned Clark signature entry on Exhibit Q1. It is probable that the writer of the K1 specimens did not write the questioned non-signature entries on Exhibit Q1. It is probable that the writer of the K1 specimens did not write the questioned Clark signature entry on Exhibit Q1.</p>   |
| BWYWZK-523   | <p>It has been concluded, that the questioned handwriting on the document Q1 was written by Justin Rei (K2), was not written by Chris Clark (K1). Questioned signature on the document Q1 was written by Justin Rei (K2), was not written by Chris Clark (K1).</p>   |
| BY4L6E-524   | <p>There are few similarities and a number of significant differences between the specified questioned handwriting (Q1) and the specimen handwriting supplied by Chris Clark (K1). The nature of the differences is such that, in our opinion, based on the specimen handwriting supplied, there is no evidence that Chris Clark is responsible for the questioned handwriting. There are a number of similarities and no significant differences between the questioned handwriting (Q1) and the specimen handwriting supplied by Justin Rei (K2). Given the limited amount of directly comparable material, the nature of the similarities is such that, in our opinion, it is highly probable that Justin Rei is responsible for the questioned handwriting. By 'highly probable', we consider it very unlikely that another individual is responsible for the specified questioned handwriting. There are few similarities and a number of significant differences between the specified questioned signature (Q1) and the specimen signatures supplied by Chris Clark (K1). The nature of the differences is such that, in our opinion, based on the specimen signatures supplied, there is no evidence that Chris Clark is responsible for the questioned signature. Given that there is no evidence that Chris Clark is responsible for the questioned signature, we have treated the questioned signature as a piece of handwriting for the comparison with Justin Rei's samples. There are some similarities and few differences between the specified questioned signature (Q1) and the specimen handwriting supplied by Justin Rei (K2). Given the very limited amount of comparable material, in our opinion, we are unable to determine the significance of the similarities and differences and are therefore unable to determine whether or not Justin Rei is responsible for the questioned signature.</p> |
| C6TNLJ-524   | <p>Results of Examinations: Due to the presence of characteristics in the questioned writing not accounted for in the available known writing, no definite determination could be reached whether</p>  |



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| WebCode-Test | Conclusions  |
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|              | <p>the Q1 (Item 1) questioned writing was or was not prepared by Chris Clark, writer of Item K1 (a-d) (Items 2 through 4). However, characteristics were observed which indicate that the Q1 (Item 1) questioned writing, excluding the check marks and signature, may not have been prepared by Chris Clark, K1 (a-d) (Item 2 through 4). Due to the lack of sufficient comparability, no conclusion could be reached whether the Q1 (Item 1) questioned signature was or was not prepared by Chris Clark, writer of Item K1 (a-d) (Items 2 through 4). Due to the presence of characteristics in the questioned writing not accounted for in the available known writing, no definite determination could be reached whether the Q1 (Item 1) questioned writing was or was not prepared by Justin Rei, writer of Item K2 (a-d) (Items 5 through 7). However, characteristics were observed which indicate that the Q1 (Item 1) questioned writing and signature, excluding the check marks, may have been prepared by Justin Rei, K2 (a-d) (Item 5 through 7).</p> |
| C9MLR3-524   | <p>After examination and comparison I reached the following conclusions: 3.1 The writer of the specimen writing marked "K2a-K2b and K2d" also wrote the disputed writing on the "City Bank Credit Card Application" form marked "Q1". 3.2 The writer of the specimen signatures marked "K2c" also signed the disputed signature on the "City Bank Credit Card Application" form marked "Q1".</p>   |
| CC886J-524   | <p>It was determined that the questioned signature and hand printing on Item 1 was prepared by JUSTIN REI, writer of Items 5 through 7 (K2a-d).</p>  |
| CC96FE-524   | <p>A forensic, comparative handwriting examination utilizing magnification and specialized lighting revealed the following: The author of the known handwriting and signatures appearing on K2a through K2d wrote the questioned handwriting and signature appearing on Q1. This opinion is based on an agreement of a combination of individualizing handwriting characteristics and no significant differences. The author of the known handwriting and signatures appearing on K1a through K1d did not write the questioned handwriting and signature appearing on Q1. Significant differences in handwriting characteristics were observed.</p>  |
| CD2XAC-524   | <p>It was determined that the questioned writing and questioned signature on specimen Q1 was prepared by Justin Rei the writer of the K2 (a-d) dictated exemplars, requested signatures and course of business writing. It was determined that the questioned writing and questioned signature on specimen Q1 was not prepared by Chris Clark the writer of the K1 (a-d) dictated exemplars, requested signatures and course of business writing.</p>  |
| CMQQG3-524   | <p>After examination and comparison I reached the following conclusion: 8.1 The writer of the specimen handwriting and signatures marked "K2a-K2d" also wrote the questioned handwriting and signature marked "Q1". 8.2 The writer of the specimen writing and signatures marked "K1a-K1d" did not write the questioned handwriting and signature marked "Q1".</p>   |
| CPCPGJ-524   | <p>Our opinion is that Justin Rei had written and signed the questioned document.</p>  |
| CQ3VT3-524   | <p>There is evidence to support the proposition that the writer of specimen writing on documents marked "K2a" to "K2d", of Justin Rei, also wrote the writing in question on document marked "Q1". There is evidence to support the proposition that the writer of specimen signatures on documents marked "K2a" to "K2d", of Justin Rei, also wrote the signature in question on document marked "Q1". There is evidence to support the proposition that the writer of specimen writing on documents marked "K1a" to "K1d", of Chris Clark, did not write the writing and signature in question on document marked "Q1".</p>  |
| CURX6H-524   | <p>A definite determination could not be made as to whether or not Chris Clark, the writer of Items 2 through 4, prepared the questioned writing or signature imaged on Item 1, due to the limited amount of comparable known writing submitted for comparison and characteristics in the questioned writing that could not be accounted for on the basis of the available known writing. However, dissimilarities between the questioned and known writing indicate that Clark may not have prepared the questioned writing or signature on Item 1. A definite determination could not be made as to whether or not Justin Rei, the writer of Items 5 through 7, prepared the questioned writing or signature imaged on Item 1, due to the limited amount of comparable known writing</p>   |

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| WebCode-Test | Conclusions   |
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|              | submitted for comparison and characteristics in the questioned writing that could not be accounted for on the basis of the available known writing. However, characteristics in common between the questioned and known writing indicate that Rei may have prepared the questioned writing and signature on Item 1.   |
| CVZBLK-524   | Results of Examinations: It was determined that the questioned writing on Item 1 (Item Q1) was prepared by JUSTIN REI, whose writing was submitted as Item 5 through Item 7 (Item K2 a-d).  |
| D6HDZX-524   | The city bank credit card application was written and signed by Justin Rei  |
| D6NNZA-524   | It was determined that the credit card application, Q-1, was written by Justin Rei, K-2.  |
| DBAJ2E-524   | Questioned writing on Q1 was written by writer of K2. Questioned signature on Q1 was written by writer of K2.   |
| DHVANA-524   | THERE IS NOT GRAPHIC IDENTITY between (Q1) and (K1a-b) (K1d). THERE IS NOT GRAPHIC IDENTITY between (Q1) and (K1c). THERE IS GRAPHIC IDENTITY between (Q1) and (K2a-b) (K2d). THERE IS GRAPHIC IDENTITY between (Q1) and (K2c).   |
| DL8JBC-524   | The results of the examination support that the questioned writing, excluding the signature, was not written by Chris Clark (Level -2). The results of the examination support that the questioned signature was not written by Chris Clark (Level -2). The results of the examination strongly support that the questioned writing, excluding the signature, was written by Justin Rei (Level +3). The results of the examination strongly support that the questioned signature was written by Justin Rei (Level +3).   |
| DP8PVA-523   | Justin Rei was the author of the questioned writing and signature.  |
| DRUEAV-523   | After a comparative analysis on the signature and writing of the document identified as Q1 with the documents identified as K2a through K2d the similarities of individual characteristics can be see. Due to there similarities I conclude that Justin Rei is the author of the signature and writing of the document identified as Q1.  |
| E38VGR-523   | Comprehensive handwriting feature similarities between Q1 and K2(a-D) provide the basis for my opinion that the writer of K2(a-d), Justin Rei, made the questioned hand printed text entries and "Chris Clark" signature on Q1.   |
| E6YUT6-523   | Further to laboratory examination and comparison of the questioned (Q1) document against the specimen and request exemplars collected of both Chris Clark and Justin Rei, it is my professional opinion that: 1. The person who signed as Chris Clark on items K1a-d did not sign that name where it appears on item Q1. Mr. Clark is eliminated. 2. The person whose extended printed writing appears on items K1a-d (Chris Clark) did not fill in the disputed Q1 Credit Card Application. He is eliminated. 3. Jason Reid (K2a-d) is identified as having signed and filled in the Credit Card Application at issue in this case (item Q1).  |
| E8M46R-524   | Handwriting: 1) In view of the significant similarities observed between the questioned and specimen handwriting, the questioned handwriting on "Q1" was written by Justin Rei, the writer of the specimen handwriting on "K2a" to "K2d". 2) In view of the significant differences observed between the questioned and specimen handwriting, the questioned handwriting on "Q1" was not written by Chris Clark, the writer of the specimen handwriting on "K1a" to "K1d". Signatures: 3) In view of the significant similarities observed between the questioned and specimen signatures, the questioned signature on "Q1" was written by Justin Rei, the writer of the specimen signatures on "K2a" to "K2d". 4) In view of the differences in writing styles and the limited features for comparison between the questioned signature and the specimens on "K1a" to "K1d", it is inconclusive as to whether Chris Clark, the writer of these specimens wrote the questioned signature on "Q1". |
| E8TBDE-523   | It is my opinion that Justin Rei wrote the questioned writing on Q1.  |



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| EAVJCX-524   | <p>In my opinion there is conclusive evidence that Chris Clark did not produce the questioned writing and conclusive evidence that Justin Rei did produce the questioned writing. These opinions refer to the handwriting and not the signature. The questioned signature differs from the specimens of Chris Clark and does not appear to be a normal genuine signature. There are also differences to his handwriting and, in my opinion, there is strong evidence he did not sign the form. There are similarities between the questioned signature and the specimens of Justin Rei but also some features that cannot be matched. Nevertheless the similarities do, in my opinion, provide strong evidence that Justin Rei produced the signature.</p>  |
| EB6GPE-524   | <p>Citywide Bank Credit Card Application (Q1) was filled out and signed by Justin Rei (K2)</p>  |
| ECG3G2-524   | <p>10.1 I found sufficient evidence to support the proposition that the writing marked as "Q1" was not written by the writer of the writing specimen marked as "K1A" to "K1D", and I found also sufficient evidence to support the proposition that the writing on the document marked as "Q1" was written by the writer of the writing specimen marked "K2A to K2D". 10.2 I found sufficient evidence to support the proposition that the signature on document marked as "Q1" was not written by the writer of the specimen signature on document marked as "K1A" to "K1D" and I found also sufficient evidence to support proposition that the signature on document marked as "Q1" was written by the writer of the specimen signature marked as "K2A to K2D".</p>  |
| EGT9T2-524   | <p>The questioned writing and signature on the document marked "Q1" and specimen writing and signatures on the documents marked "K1a-d" revealed differences in construction including (proportions, alignment, letter design and slant) between the two sets of writing to support the proposition that the writing and signature in question were not written by the author of the specimen writing and signatures on the documents marked "K1a-d". The writing and signature in question on the document marked "Q1" was written by the author of specimen writing and signatures on the documents marked "K2a-d".</p>   |
| ETP8NE-524   | <p>3.1a) All of the handwritten entries (excluding the signature) and with the exception of the three "check" marks depicted on item Q1 were written by the author – Justin Rei of the K2 writing samples. 3.1b) The "Chris Clark" signature depicted on item Q1 was written by the author – Justin Rei of the K2 writing samples. 3.1c) No definite conclusion concerning authorship of the "check" marks on item Q1 could be made concerning authorship by the K2 writer. The "check" marks do not bear any individual significant handwriting features. The original Q1 item will be necessary for inter-comparison of the "check" mark ink line for ink-line color, pen pressure and any other pen defects/characteristic to the remaining writing on item Q1 for a more definitive conclusion concerning authorship. 3.2a) All of the handwritten entries with the exception of the three "check" marks depicted on item Q1 were not written by the author – Chris Clark of the K1 writing samples. 3.2b) The "Chris Clark" signature depicted on item Q1 was not written by the author – Chris Clark of the K1 writing samples – Chris Clark did not sign his name as depicted on item Q1. 3.2c) No definite conclusion concerning authorship of the "check" marks on item Q1 could be made concerning authorship by the K1 writer. The "check" marks do not bear any individual significant handwriting features. The original Q1 item will be necessary for inter-comparison of the "check" mark ink line for ink-line color, pen pressure and any other pen defects/characteristic to the remaining writing on item Q1 for a more definitive conclusion concerning authorship.</p> |
| EW7FCD-524   | <p>Handwriting: On examination, I noted significant similarities in stroke quality, slant, the formation and relative positioning of alphabet letters, numerals and dollar sign between the questioned handwriting shown in 'Q1' and the specimen handwriting of Justin Rei shown in 'K2a', 'K2b' and 'K2d'. (Please see the Comparison Chart attached.) In view of the similarities noted, I am of the opinion that Justin Rei, the writer of the specimen handwriting shown in 'K2a', 'K2b' and 'K2d' wrote the questioned handwriting shown in 'Q1'. I noted significant differences in stroke quality, the formation and relative positioning of alphabet letters, numerals and dollar sign between the questioned handwriting shown in 'Q1' and the specimen handwriting of Chris Clark shown in 'K1a', 'K1b' and 'K1d'. (Please see the same Comparison Chart.) In view of the differences noted, I am of the opinion that Chris Clark, the writer of the specimen handwriting shown in 'K1a', 'K1b'</p>  |

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|              | <p>and 'K1d' did not write the questioned handwriting shown in 'Q1'. Signature: I found the questioned signature shown in "Q1" to have been written in the form of legibly cursive handwriting. On comparing with the specimen signatures provided by Justin Rei shown in 'K2a' to 'K2c' and his specimen handwriting shown in "K2d", I noted significant similarities in stroke quality, slant and the formation and relative positioning of alphabet letters between them. (Please see the bottom row of the same Comparison Chart.) In view of the similarities noted, I am of the opinion that Justin Rei, the writer of the specimen signatures provided by him shown in 'K2a' to 'K2c' and his specimen handwriting shown in "K2d" wrote the questioned signature shown in 'Q1'. I found the design of the specimen signatures of Chris Clark shown in 'K1a' to 'K1c' to be different from that of the questioned signature shown in 'Q1'. Despite of this, I noted significant differences in certain features in respect of the formation of the capital letter 'C' and the relative positioning of signature with respect to the reference line between them. I also noted significant differences in stroke quality and the formation and relative positioning of alphabet letters between the questioned signature and his specimen handwriting shown in 'K1a', "K1b' and "K1d". (Please see the same Comparison Chart.) In view of the differences noted, I am of the opinion that Chris Clark, the writer of the specimen signatures in 'K1a' to 'K1c' and his specimen handwriting in 'K1a', "K1b' and 'K1d' did not write the questioned signature shown in 'Q1'. [Comparison chart not provided by participant.]</p> |
| F4JTQ3-524   | It was determined the credit card application (including signature) was written by Justin Rei, K2.   |
| F8J2TR-524   | Based on the documents reviewed and assuming that information provided about the authenticity of the exemplar documents is true and correct, I have identified the writer of the numbers, words and signature on the Q1 document as Justin Rei and have excluded Chris Clark as the writer. This opinion is my highest level of confidence.  |
| FMWE96-524   | The questioned writing (excluding signature) on the credit card application form (Q1) was written by Justin Rei (K2). The questioned writing (excluding signature) on the credit card application form (Q1) was not written by Chris Clark (K1). The questioned signature on the credit card application form (Q1) was written by Justin Rei (K2). The questioned signature on the credit card application form (Q1) was not written by Chris Clark (K1).  |
| FP4RRR-523   | It is my opinion the printing on Q1 and the K2 printing were written by one and the same person. It is also my opinion the signature on Q1 and the K2 signatures were probably written by the same person. It is further my opinion the printing on Q1 and the K1 printing were probably not written by one and the same person. No conclusion can be offered regarding the signature on Q1 and the K1 signatures. These two bodies of writing are different styles that are not comparable.   |
| FQVQ46-524   | Based on the numerous significant and consistent differences observed between K1 and the Questioned document Q1, I am of the opinion that the handwritten notes and the signature in the Questioned document Q1 were Not written by the complainant, Chris Clark. The similarities that were observed between K2 and the Questioned document Q1, were consistent and significant. I am of the opinion that the handwritten notes and the signature in the Questioned document Q1 were written by K2, Justin Rei.   |
| G7LCM2-523   | According to the Methods of analysis of writing and analysis of signatures used in the Cuestioned Document Laboratory, it was concluded that the signature and the writing cuestioned: 1) There were wrintten by Justin Rei. 2) The questioned writing not wrote by Chris Clark and as for the signature analysis it is not conclusive.  |
| GEFD7Z-523   | It is the conclusion of this examiner that the Item Q1 questioned document was not written by the writer of Item K1, which was submitted as the known writings of Chris Clark. It is the conclusion of this examiner that the Item Q1 questioned document was written by the writer of Item K2, which was submitted as the known writings of Justin Rei.   |
| GM9NDB-523   | When examined and compared the questioned handwriting on Q1 and the specimen handwriting on K1a-d displays some differences, in particular character constructions. When examined and compared the questioned handwriting on Q1 and the specimen handwriting on K2a-d displays significant similarities in writing features, including but not limited to, style, skill, speed and fluency,  |

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## Conclusions

slant, alignment, spacing, proportions and character constructions with no notable differences observed. The writing examined displays reasonable quality and quantity of handwriting for examination. Based on these observations it is my opinion the evidence provides very strong support for the proposition that the specimen writer of K2a-d did write the questioned handwriting on Q1 over the alternative proposition that another writer wrote this questioned handwriting. Therefore it is my opinion the specimen writer of K2a-d did write the questioned handwriting on Q1. The questioned signature on item Q1 is not comparable with the specimen signatures and handwriting on K1a-d, therefore no examination and comparison can be conducted and the result is inconclusive as to whether or not the specimen writer of of K1a-d wrote the questioned signature on Q1. When examined and compared the questioned signature on Q1 and the specimen signatures and comparable handwriting on K2a-d displays similarities in writing features, including but not limited to, style, skill, speed and fluency, slant, alignment, spacing, proportions and construction. Taking into consideration these observations and the limited quantity of questioned material for examination, it is my opinion the evidence provides qualified support for the proposition that the specimen writer of K2a-d did write the questioned signature on Q1 over the alternative proposition that another writer wrote this questioned signature.

- GPk38B-524 3. (i) As to whether the questioned signature on document Q1 was or was not written by the writer of the K1 specimens (which include both signatures and handwriting), the following propositions were considered: P1: The questioned signature was written by the writer of the K1 specimens. P2: The questioned signature was written by another writer. My observations provide strong evidence supportive of P2 over P1, and I concluded that it is unlikely that the questioned signature on Q1 was written by the writer of the K1 specimens. This conclusion is qualified as a result of limitations associated with examining machine reproduction documents and the only moderate complexity of the signatures. (ii) As to whether the questioned signature on document Q1 was or was not written by the writer of the K2 specimens (which include both signatures and handwriting), the following propositions were considered: P1: The questioned signature was written by the writer of the K2 specimens. P2: The questioned signature was written by another writer. My observations provide strong evidence supportive of P1 over P2, and I concluded that it is probable that the questioned signature on Q1 was written by the writer of the K2 specimens. This conclusion is qualified as a result of limitations associated with examining machine reproduction documents and the only moderate complexity of the signatures. (iii) As to whether the questioned handwriting on document Q1 was or was not written by the writer of the K1 specimens, the following propositions were considered: P1: The questioned handwriting was written by the writer of the K1 specimens. P2: The questioned handwriting was written by another writer. My observations provide very strong evidence supportive of P2 over P1, and I concluded that it is highly unlikely that the questioned handwriting on Q1 was written by the writer of the K1 specimens. This conclusion is qualified as a result of a limitation associated with examining machine reproduction documents; furthermore conclusive negative results are rare and normally only expressed when the specimen writer does not appear to have the writing skill to have produced the questioned writing (which is not the circumstance in this case). (iv) As to whether the questioned handwriting on document Q1 was or was not written by the writer of the K2 specimens, the following propositions were considered: P1: The questioned handwriting was written by the writer of the K2 specimens. P2: The questioned handwriting was written by another writer. My observations provide very strong evidence supportive of P1 over P2, and I concluded that it is highly probable that the questioned handwriting on Q1 was written by the writer of the K2 specimens. This conclusion is qualified as a result of limitations associated with examining machine reproduction documents.
- GPV8GT-524 The handprinted and signed credit card application was written by Justin Rei ( k2)
- GTX49A-524 Examination, comparison and evaluation of the handwriting on the questioned and known writing samples resulted in the following opinions: 1.) The questioned handwritten entries and signature appearing on the Citywide Credit Card Application form (Q1)(Laboratory Item#7/Invoice #Q112133) were written\* by the author (Justin Rei/ K2a -K2d of the known writing samples (Laboratory Items# 4, 5, and 6/ Invoice# Q112133). 2.) The questioned handwritten entries and signature appearing on the Citywide Credit Card Application form (Q1)(Laboratory Item#7/Invoice

## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
|              | #Q112133) were not written* by the author (Chris Clark/ K1a - K1d) of the known writing samples (Laboratory Items# 1, 2, and 3/ Invoice# Q112133).  |
| GUP7T4-524   | Q1(Citywide Bank Credit Card Application) was NOT written and signed by K1 (Chris Clark). Q1(Citywide Bank Credit Card Application) was written and signed by K2 (Justin Rei).  |
| GWVM72-524   | Examination of the written entries on Item Q1 disclosed that they appear to be freely and naturally written. Examination disclosed no evidence of tracing, freehand simulation, or disguise in the questioned writing. Rei wrote the non-signature writing entries on Item Q1. Comparison of the questioned writing to the known writing samples of Rei disclosed numerous significant similarities and no significant differences. Rei probably wrote the signature on Item Q1. Comparison of the questioned signature to the known writing samples of Rei disclosed numerous significant similarities; however, there were a few features in the questioned signature that could not be accounted for in the known writing samples. If additional known writing of Rei is submitted for examination, a more definitive opinion may be possible. Clark did not write the non-signature entries on Item Q1. Comparison of the non-signature entries to the known writing samples of Clark disclosed numerous significant differences. No conclusion was reached as to whether Clark wrote the signature on Item Q1. The questioned signature does not resemble the submitted signature samples of Clark; however, there are a number of limiting factors precluding a more definitive opinion. The known signature samples of Clark are highly abbreviated and stylized. There are very few comparable features between the known signature samples and the questioned signature. Course-of-business signatures of Clark were not submitted for examination. In addition, the known samples of Clark also do not contain any non-signature cursive handwriting. If additional known writing of Clark is submitted for examination, a more definitive opinion may be possible. |
| H266Y3-523   | Based upon the documents submitted for a forensic examination of handwriting comparison, it is my professional opinion the author of the Known writing of K2a-d is identified as the same author of Q1, containing the questioned signature and handwritten entries on the credit card application form. Additionally, my professional opinion is the Known writing of K1a-d and the hand-printed entries and signature on the Q1 credit card application form are not in agreement, therefore eliminating the K1a-d writer as the author of Q1.  |
| H2QVU9-524   | IN MY OPINION I CONCLUDE THAT JUSTIN REI HAS WRITTEN THE HANDWRITTEN ENTRIES ON THE QUESTIONED CREDIT CARD APPLICATION. HE IS ALSO RESPONSIBLE FOR WRITING THE QUESTIONED SIGNATURE ON THIS DOCUMENT.   |
| H3KNM7-523   | FIRST. The questioned signature named as "Q1" of the handprinted Credit card application form and signed in CHRIS J. CLARK's name; the result corresponds to a FALSE SIGNATURE. SECOND. The questioned signature named as "Q1" of the handprinted Credit card application form and signed in CHRIS J. CLARK's name; the result corresponds to an AUTHENTIC SIGNATURE for JUSTIN REI. THIRD. The questioned handwriting named as "Q1" of the handprinted Credit Card Application form and signed in CHRIS J. CLARK's name; DOES NOT CORRESPOND TO the handwriting provided by CHRIS J. CLARK. FOURTH. The questioned handwriting named as "Q1" of the handprinted Credit Card Application form and signed in CHRIS CLARK's name, CORRESPONDS TO the handwriting provided by JUSTIN REI.  |
| H767AX-524   | It has been determined that the writer of Item K2, submitted as the known writing of Justin Rei, prepared the writing on Item Q1. This is the strongest statement of association expressed by document examiners in handwriting comparisons. Significant similarities, and no differences were noted between the questioned and known bodies of writing. It has been determined that the writer of Item K1, submitted as the known writing of Chris Clark, did not prepare the writing on Item Q1. This is the strongest statement of dissociation expressed by document examiners in handwriting comparisons. Significant dissimilarities and no similarities were noted between the questioned and known bodies of writing.   |
| H7ZUL2-523   | Inter-comparison examination and analysis between the Questioned handwriting appearing on Q-1 and the handwriting exemplars (reportedly) authored and provided by Justin Rei appearing on K2a through k2d revealed numerous similarities in individual handwriting characteristics and habits.  |

## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
|              | <p>Based on the numerous similarities in individual handwriting characteristics and habits it's the opinion of the undersigned that the Questioned handwriting appearing on Q-1 and the handwriting exemplars (reportedly) authored and provided by Justin Rei appearing on K2a through K2d share common authorship. Inter-comparison examination and analysis between the Questioned "Chris Clark" signature appearing on Q-1 and the "Chris Clark" signature exemplars (reportedly) authored and provided by Justin Rei appearing on K-2a and K2-b revealed numerous similarities in individual characteristics and signature habits. Based on the numerous similarities in individual characteristics and signature habits, it's the opinion of the undersigned that the Questioned "Chris Clark" signature appearing on Q-1 and the Questioned "Chris Clark" signature exemplars (reportedly) authored and provided by Justin Rei appearing on K-2a and K2-b share common authorship.</p>   |
| HAZ6H2-523   | <p>The questioned writing and signature on item Q-1 were examined visually and a side-by-side comparison to the known writing of Chris Clark (K-1a through K-1d) and Justin Rei (K-2a through K-2d) was performed. Significant similarities were observed between the questioned writing on item Q-1 and the known writing of Justin Rei (K-2). No differences were observed. Justin Rei (K-2) is identified as the writer of the questioned writing on item Q-1. Significant similarities were observed between the questioned signature on item Q-1 and the known writing of Justin Rei (K-2). Few differences were observed. Justin Rei (K-2) very probably wrote the questioned signature on item Q-1. Significant differences were observed between the questioned writing and signature on item Q-1 and the known writing of Chris Clark (K-1). Few similarities were observed. Chris Clark (K-1) is eliminated as the writer of the questioned writing on item Q-1. He very probably did not write the signature on item Q-1.</p>  |
| HBR4RT-523   | <p>[No Conclusions Reported.]</p>   |
| HGJBCM-524   | <p>Advance the handwriting analysis, initially allowed evidence that the processing of the disputed document (Q1) facing the manuscripts comparison of Mr Justin Rei pattern, present in K2a, K2b, K2c and K2d, documents show match grafonomicas in the following aspects: the abreacciones of some signs ovales, tilt slightly sinistroversa (to the left), interlitoral compressed spacing, same times graphic in the elaboration of the signs and the morphology of the writing; which indicates the uniprocedencia manuscritural in the processing of these papers compared. Similarly made the analysis of the firm as of Chris Clark obrante in the bottom left of the document identified as Q1 opposite the calligraphic contributions of Mr Justin Rei, it allowed evidence matching grafonomicos aspects, which indicates the uniprocedencia manuscritural between collated signatures. With regard to the processing and signature as Chris Clark in the Q1 document against the pattern material's comparison of the Lord Chris j. Clark does not uniprocedencia manuscritural</p> |
| HJTBF9-524   | <p>Visual examination and comparison of the submitted documents utilizing a hand lens revealed the following: The questioned application in Item #3 (Q1) was written by the writer of the Justin Rei samples in Item #2 (K2), based on substantial significant similarities with no significant differences between the questioned and known writing. The writer of the Chris Clark samples in Item #1 (K1) can therefore be eliminated as the writer of the questioned application. All items are available for return.</p>  |
| HLFYTU-523   | <p>a) The evidence provides very strong support for the proposition that the questioned handwriting was written by the writer of the comparison handwriting sample in the name Justin REI. b) The evidence provides very strong support for the proposition that the questioned handwriting was not written by the writer of the comparison handwriting sample in the name of Chris CLARK. c) The evidence provides qualified support for the proposition that the questioned signature was written by the writer of the comparison handwriting sample in the name Justin REI. d) The evidence provides qualified support for the proposition that the questioned signature was not written by the writer of the comparison handwriting sample in the name of Chris CLARK.</p>  |
| HPR66U-523   | <p>JUSTIN REI, OWNER OF THE KNOWN SAMPLES REFERENCED "K2a", "K2b", "K2c" and "K2d", HAS HANDWRITTEN ALL THE QUESTIONED TEXTS AND THE SIGNATURE OF THE QUESTIONED EVIDENCE REFERENCED AS "Q1"</p>  |

## TABLE 2

| WebCode-Test | Conclusions  |
|--------------|--|
| HRXHU9-523   | <p>Justin Rei, the writer of the known handwriting of Justin Rei (K2 a, b, and d), is identified as the writer of, and did prepare, the questioned handwritten entries on the credit card application (Q1). This finding is supported by excellent agreement between the questioned (Q1) and known (K2 a, b, and d) handwriting characteristics (i.e., margin, spacing, size, relative heights, letter formations, etc.), and by the absence of any fundamental or significant differences between the questioned (Q1) and known (K2 a, b, and d) handwriting. Based upon the individuality of handwriting, Chris Clark, the writer of the known handwriting of Chris Clark (K1 a, b, and d), is eliminated as the writer of, and did not prepare, the questioned handwritten entries on the credit card application (Q1). In the preceding paragraph of this report (see above), Justin Rei, the writer of the known handwriting of Justin Rei (K2 a, b, and d), has been identified as the writer of the questioned handwritten entries on the credit card application (Q1). For this reason, it is not possible that Chris Clark, the writer of the known handwriting of Chris Clark (K1 a, b, and d), could have prepared the questioned handwritten entries on the credit card application (Q1). In addition, significant and fundamental differences were noted between the handwriting characteristics observed in the known handwriting of Chris Clark (K1 a, b, and d) and the handwriting characteristics observed in the questioned handwritten entries on the credit card application (Q1). These differences are further evidence that Chris Clark, the writer of the known handwriting of Chris Clark (K1 a, b, and d), did not prepare the questioned handwritten entries on the credit card application (Q1). Justin Rei, the writer of the known Chris Clark signatures (K2 a, b, and c), is identified as the writer of, and did prepare, the questioned Chris Clark signature on the credit card application (Q1). This finding is supported by significant and total agreement between the handwriting characteristics observed in the questioned Chris Clark signature on the credit card application (Q1), and the handwriting characteristics observed in the known Chris Clark signatures prepared by Justin Rei (K2 a, b, and c). In addition, this finding is supported by the absence of any fundamental or significant differences between the questioned Chris Clark signature on the credit card application (Q1) and the Chris Clark signatures prepared by Justin Rei (K2 a, b, and c). Based upon the individuality of handwriting, Chris Clark, the writer of the known Chris Clark signatures (K1 a, b, and c), is eliminated as the writer of, and did not prepare, the questioned Chris Clark signature on the credit card application (Q1). In the preceding paragraph of this report (see above), Justin Rei, the writer of the known Chris Clark signatures (K2 a, b, and c), was identified as the writer of the questioned Chris Clark signature on the credit card application (Q1). For this reason, it is not possible that Chris Clark, the writer of the known Chris Clark signatures (K1 a, b, and c), could have prepared the questioned Chris Clark signature on the credit card application (Q1).</p> |
| HTRBN7-524   | <p>There is very strong support for the proposition that the questioned handwriting and signature (Q-1) was not written and signed by the writer of the comparison handwriting material (K-1 Chris Clark). There is very strong support for the proposition that the questioned handwriting and signature (Q-1) was written and signed by the writer of the comparison handwriting material (K-2 Justin Rei).</p>  |
| HVJCPN-523   | <p>We are of view that: Chris Clark neither wrote nor signed the questioned credit card application. Justin Rei wrote and signed the questioned credit card application.</p>   |
| HWDTAX-524   | <p>i have found identification in handwriting characteristics between the questioned handriting Q1, including the signature, and the handwriting samples in the name of Justin Rei, and in my opinion the questioned writing was written by him. I have found significant dissimilarities in handwriting characteristics between the questioned handriting Q1, including the signature, and the handwriting samples in the name of Chris clark, and in my opinion, the questioned writing was not written by him.</p>  |
| HX9GM2-524   | <p>[No Conclusions Reported.]</p>  |
| J8CV4T-524   | <p>Writing: Findings support the proposition that the questioned writing was not written by the same person that wrote K1. Therefore it is our opinion that the questioned writing was probably not written K1. Findings support the proposition that the questioned writing was written by the same person that wrote K2. Therefore it is our opinion that the questioned text was probably written K2. According to the results of the comparison we can only state answers D (B). Because it was asked</p>  |



## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
|              | <p>by CTS to treat photos as originals we changed the answers for one level to E (A). Signature: Findings support the proposition that the questioned signature was not written by the same person that wrote K1. Therefore it is our opinion that the questioned signature was probably not written K1. Findings support the proposition that the questioned signature was written by the same person that wrote K2. Therefore it is our opinion that the questioned signature was probably written K2. According to the results of the comparison of questioned signature with the K2 we can only state answers B. Because it was asked by CTS to treat photos as originals we changed the answers for one level to A. Requested signatures and other writing of K1 is not really comparable with the questioned signature, so the answer stays in the level D.</p> |
| JEMGP3-524   | <p>The evidence supports the proposition that the disputed writing and signature on the document marked as Q1 was written by the author of the specimen writing on documents marked as K2a to K2d and was not written by the author of the specimen writing marked as K1a to K1d.</p>   |
| JLAXP8-524   | <p>Based on the side by side comparisons of Q1 to the known standards of K1 (Chris Clark) and K2 (Justin Rei) the following propositions are offered: The body of Q1 excluding the signature was written by Justin Rei. The signature found on the face of Q1 was probably written by Justin Rei. The face of Q1 including both the body and signature was not written by the complainant Chris Clark.</p>  |
| KCYZCN-524   | <p>(a) No evidence of significance was found to indicate that the questioned handwriting and questioned signature "Chris Clark" on Exhibit Q1 were executed by the K1 (a-d) specimen writer. (b) It has been concluded that the questioned handwriting and questioned signature "Chris Clark" on Exhibit Q1 were executed by the K2 (a-d) specimen writer (Justin Rei).</p>   |
| KKCDUJ-524   | <p>The writings of Q1 were not made by Chris Clark K1. The signature of Q1 was not written by Chris Clark K1. The writings of Q1 were elaborated by Justin Rei K2. The signature was written by Justin Rei K2.</p>  |
| KL2HMQ-524   | <p>Graphic characteristic's study questioned Q1 allows to conclude that is not possible to know if the same person has written or signed Q1, because the graphic characteristics are different. The comparative observation of major graphic elements was done between Q1 and the known writing samples from Chris Clark and Justin Rei. Chris Clark's handwriting presents incompatible characteristics with writing and signature Q1. So Chris Clark has not written and not signed Q1. On the other hand, there are undeniable matching graphic elements between Q1's writing and signature and some elements of Justin Rei's handwriting. In conclusion, Justin REI wrote and signed Q1.</p>  |
| KNRLHJ-523   | <p>E: In my opinion, this was not written by Chris Clark. This conclusion is used when one is satisfied that the differences between the questioned writing and the suspect's specimen writing are sufficient and significant enough to exclude him. A: In my opinion, this was written by Justin Rei. This is a positive finding indicating beyond all reasonable doubt the writer of the questioned document is identified.</p>   |
| LB29GT-524   | <p>After an examination and comparison i reached the following conclusions: 3.1 The evidence at hand supports the proposition that the writer of the specimen writing marked "K2" also wrote the disputed writing marked "Q1". 3.2The evidence at hand supports the proposition that the writer of the specimen signatures marked "K2" also wrote the disputed signature marked "Q1".</p>   |
| LBZEXM-523   | <p>Within the scope of this test, and the limited available exemplars, my opinion, within reasonable degree of professional certainty, is the writing and printing in K2 exemplars share the same habit patterns with the questioned writing, printing, and "signatures". Examination of the available writing and printing exemplars labeled K1 do not include sufficient comparable habit patterns to be considered as author of Q-1. The available signature exemplars labeled K-1 do not provide sufficient complexity and would warrant request for additional signatures in earlier time period.</p>  |
| LG8X38-524   | <p>1. According to the individual characteristics, the hand written portions of document "Q1" excluding the questioned signature, WERE WRITTEN by "Justin Rei" (K2a, K2b and K2d). 2. According to the individual characteristics, the signature portion of document "Q1" excluding the questioned hand writings, WAS WRITTEN by "Justin Rei" (K2a, K2b, K2c and K2d). 3. According to the individual</p>   |

## TABLE 2

| WebCode-Test | Conclusions  |
|--------------|--|
|              | characteristics, the questioned hand written portions of document "Q1" excluding the questioned signature, were NOT WRITTEN by "Chris Clark" (K1a, K1b and K1d). 4. According to the individual characteristics, the questioned signature portion of document "Q1" excluding the questioned hand writings, was NOT WRITTEN by "Chris Clark" (K1a, K1b, K1c and K1d).   |
| LJTRXM-523   | Questioned writing on the application was not written by Chris Clark (K1), but was written by Justin Rei (K2). Questioned signature on the application was not written by Chris Clark (K1), but was written by Justin Rei (K2).  |
| LJULGT-524   | 3.1 I found sufficient evidence to support the proposition that the Handwriting and Signature in question on the document marked as "Q1" was not written by the writer of the specimen material of the documents marked as "K1a" to "K1d". 3.2 I found sufficient evidence to support the proposition that the Handwriting and Signature in question on the document marked as "Q1" was written by the writer of the specimen material of the documents marked as "K2a" to "K2d".  |
| LY8X72-523   | Both of the scripture and the signature contained in the application of the card, were carried out by the former companions of the plaintiff's room, Mr Justin Rei, therefore does not belongs to fist and letter of claimant Chris Clark.   |
| M763J3-524   | (i) The questioned handwriting on "Q1" showed sufficient significant similarities in handwriting characteristics as the specimen handwriting "k2a-K2b" but showed sufficient significant differences in handwriting characteristics from the specimen handwriting "K1a-K1d". Hence, I am of the opinion that this questioned handwriting was written by the writer of the specimens "K2" ("Justin Rei") but was not written by the writer of the specimens "K1" ("Chris Clark"). (ii) The questioned signature on "Q1" showed sufficient significant similarities in handwriting characteristics as the specimen handwriting "k2a-K2b" but showed sufficient significant differences in handwriting characteristics from the specimen handwriting "K1a -K1d". Hence, I am of the opinion that this questioned signature was written by the writer of the specimens "K2" ("Justin Rei") but was not written by the writer of the specimens "K1" ("Chris Clark").                |
| MN6UJH-524   | a) After careful examination and comparison of questioned signature on Q1 with admitted signatures of Justin Rei on K2a-b and K2c, it is concluded that questioned signature on Q1 is done by Justin Rei. Hence, Justin Rei is the author of questioned signature on Q1. b) After careful examination and comparison of questioned handwriting on Q1 with admitted handwriting of Justin Rei on K2a-b and K2d, it is concluded that questioned handwriting on Q1 is written by Justin Rei. Hence, Justin Rei is the author of questioned handwriting on Q1.  |
| MNNWBR-523   | Justin Rei (K2a-d) wrote the hand printing and signature on the credit card application form (Q1). Chris Clark (K1a-d) did not write the hand printing and signature on the credit card application form (Q1).   |
| N2NWL8-524   | A definitive determination could not be made whether Justin Rei, the writer of Item 5 through Item 7 (K2 a-d) prepared the questioned hand printing and signature on Item 1 (Q1), due to the presence of characteristics in the questioned writing that are not present in the available known writing. However, significant characteristics in common were observed which indicate that Rei, Item 5 through Item 7 (K2 a-d) may have prepared the questioned hand printing and signature on Item 1 (Q1). A definitive determination could not be made whether Chris Clark, the writer of Item 2 through Item 4 (K1 a-d) prepared the questioned hand printing on Item 1 (Q1), due to the presence of characteristics in the questioned hand printing that are not present in the available known writing. However, dissimilarities were observed which indicate that Clark, Item 2 through Item 4 (K1 a-d) may not have prepared the questioned hand printing on Item 1 (Q1). |
| N3HMP2-523   | a. The manuscript as the C. Chris Clark, located at The handprinted and signed credit card application form, with respect to the elements of comparison the C. Chris Clark corresponding to the following documents: Item K1 a-b: Dictated exemplars for complainant. Item K1 d: Course of business writing for complainant. Was NOT WRITTEN by C. Chris Clark. b. The manuscript as the C. Chris Clark, located at The handprinted and signed credit card application form, with respect to the elements of comparison the C. Justine Rei corresponding to the following documents: Item K2   |



## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
|              | <p>a-b: Dictated exemplars for complainant's former roommate. Item K2 d: Course of business writing for complainant's former roommate. Was WRITTEN by C. Justine Rei. c. The signature as the C. Chris Clark, located at The handprinted and signed credit card application form, with respect to the elements of comparison the C. Chris Clark corresponding to the following documents: Item K1 a-b: Dictated exemplars for complainant. Item K1 c: Request signatures for complainant. Was NOT WRITTEN by C. Chris Clark. d.- The signature as the C. Chris Clark, located at The handprinted and signed credit card application form, with respect to the elements of comparison the C. Justine Rei corresponding to the following documents: Item K2 a-b: Dictated exemplars for complainant's former roommate. Item K2 c: Request signatures for complainant's former roommate. Was PROBABLY WRITTEN by C. Justine Rei.</p> |
| N4VCUY-523   | <p>The findings extremely strongly support the proposition that K2 wrote the questioned writing Q1 compared to the proposition that K1 or an unknown person wrote the questioned writing Q1. The findings extremely strongly support the proposition that K2 wrote the questioned signature Q1 compared to the proposition that K1 as well as compared to the proposition that an unknown person wrote the questioned signature Q1.</p>   |
| N978U2-524   | <p>The writer of item K1 (Chris Clark) can be eliminated as having written the questioned handwriting on item Q1. I am unable to identify or eliminate this writer as having written the questioned signature on item Q1. The writer of item K2 (Justin Rei) can be identified, within the limits of practical certainty, as having written the questioned handwriting on item Q1. this writer probably wrote the questioned signature on item Q1.</p>  |
| N9QBZG-523   | <p>All necessary graphical -handwriting- features from the Q1 (handwriting &amp; signature) are identical to those of 'Justin Rei', so the conclusion was written on the highest level. No valuable dissimilarities were identified. Besides to that, no valuable similarities were identified to Chris Clark's handwriting.</p>  |
| NG4VQ9-523   | <p>Due to differences in the line quality, the writer of Exhibit K1a-d (Chris Clark) probably did not write the questioned hand printed entries and "Chris Clark" signature on Exhibit Q1; however, as a result of an insufficient amount of known normal-course-of-business writings, the evidence falls short of that necessary to support a conclusive opinion. The writer of Exhibit K2 a-d (Justin Rei) probably wrote the questioned hand printed entries and "Chris Clark" signature on Exhibit Q1; however, due to an insufficient amount of known normal-course-of-business writings, the evidence falls short of that necessary to support a conclusive opinion. The submission of more samples of known normal-course-of-business writings and/or exact-text exemplars of Chris Clark and Justin Rei may provide the basis for additional conclusions.</p>   |
| NNKTXR-524   | <p>The writer of Items 4 through 6 (Justin Rei) has been identified as the writer who wrote Item 7. The range of variation exhibited in the questioned entries and in the known writing contains substantial, significant similarities with no significant dissimilarities. In addition, there were no limitations associated with absent characters or quantity of writing present.</p>  |
| NQ7K2H-523   | <p>The writer of Exhibit K2a through K2d (Justin Rei) is identified as the writer of the questioned handprinted entries and the questioned Chris Clark signature on Exhibit Q1.</p>   |
| NTZ2LR-523   | <p>Based on the examination and comparison of Exhibit Q1 with Exhibits K1 and K2, the following has been determined: Justin Rei (Exhibit K2) wrote the questioned entries, excluding the check marks, on Exhibit Q1. Chris Clark (Exhibit K1) did not write the questioned entries, excluding the check marks, on Exhibit Q1. Neither Chris Clark (Exhibit K1) nor Justin Rei (K2) could be eliminated or identified as the writer of the questioned check marks on Exhibit Q1. These check marks lack sufficient identifying characteristics for a comparison examination.</p>   |
| NV3YUY-524   | <p>Based on the examination and comparison of the questioned writing/printing located on the face side of Q1 with the known writing of Chris Clark listed as K1a thru K1d and Justin Rei listed as K2a thru K2d I offer the following: I find the Justin Rei authored the question writing/printing on the face side of Q1 with the exception of the 'Chris Clark' signature located on the signature line. I find the Justin Rei probably authored the signature in question. The finding is based on similar characteristics found in the question writing and the known standards submitted.</p>   |

## TABLE 2

| WebCode-Test | Conclusions  |
|--------------|--|
| NX8PX8-524   | It was determined that the Item 1 (Q1) writing was prepared by Justin Rei, writer of Items 5 through 7 (K2a-d), excluding the check mark entries and signature. A definite determination could not be reached whether either of the known writers prepared the Item 1 (Q1) "Chris Clark" signature due to the presence of unexplained characteristics, the lack of undictated known signatures, and the illegible nature of the Item 2 (K1a-b) and Item 3 (K1c) known signatures. However, characteristics in common were observed which indicate Justin Rei, writer of Items 5 through 7 (K2a-d), may have prepared the questioned "Chris Clark" signature. In addition, inconsistencies were observed which indicate Chris Clark, writer of Items 2 through 4 (K1a-d), may not have prepared the questioned "Chris Clark" signature. Due to the limited nature of the questioned check mark entries on Item 1 (Q1), no conclusion could be reached whether either of the known writers prepared these entries.   |
| PGYZF2-523   | There is substantial evidence which indicates that the questioned hand printing and signature were probably produced by the writer of the "Justin Rei" exemplars. Although this is not a conclusive identification, there are sufficient similarities to establish a strong likelihood that the writer of the exemplars wrote the questioned hand printing and signature.  |
| PM29HM-524   | 1-The Writing (excluding signature) on the application was written by Justin Rei (K2). 2-The application form was not signed by Chris Clark (K1). 3-The questioned signature on the application form was written by Justin Rei (K2)  |
| PRHEGH-524   | Based upon the available evidence it is my professional opinion that Chris Clark the author of K1a-c probably did not author Q1 and that Justin Rei the author of K2a-d probably authored Q1.  |
| PVULHM-524   | Justin Rei is identified as the author of the questioned hand printing and signature on Q1.  |
| PX4C8Q-524   | There is evidence to support the proposition that the disputed writing on the document marked as "Q1" was written by the writer of the specimen writing on the documents marked as "K2a", "K2b" and "K2d" and was not written by the writer of the specimen writing on the documents marked as "K1a", "K1b" and "K1c". The evidence also support that the authorship of the questioned signature on the document marked as "Q1" was written by the author of the specimen signature on the documents marked as "K2c" and was not written by the author of the specimen signature on the documents marked as "K1c".   |
| Q2WTWP-524   | 11.1 I found evidence to provide strong support for the proposition that the writing in question ("Q1") was not written by the writer of the known writing marked "K1"; but was written by the writer of the writing marked as "K2"; 11.2 There is evidence to provide strong support for the proposition that the signature in question ("Q1) was not written by the writer of the known signatures on the documents marked "K1"; but was written by the writer of the specimen writing marked as "K2".   |
| Q7DDPW-524   | It was determined the questioned writing (excluding the signature) on Item 1 (Q1) was prepared by Justin Rei, known writer of Items 5 through 7 (K2a-d). Due to characteristics not explained in the questioned writing, as well as limited comparability, a definitive determination could not be reached whether or not the questioned signature on Item 1 (Q1) was prepared by either Chris Clark, Items 2 through 4 (K1a-d), or Justin Rei, Items 5 through 7 (K2a-d). However, characteristics were observed that indicate the questioned signature on Item 1 (Q1) may have been prepared by Justin Rei. Furthermore, characteristics not in common were observed that indicate the questioned signature on Item 1 (Q1) may not have been prepared by Chris Clark. If future signature comparisons are requested, dictated and undictated known signatures should be obtained from Justin Rei, and any other logical suspect(s). The known signatures should be comparable to the questioned signatures in name and format. Dictated known signatures should be obtained on separate pages similar to the questioned items, and each should be removed from the writer's view upon completion. Numerous repetitions may be necessary in order to obtain naturally prepared writing. Undictated known signatures can be obtained from documents prepared during normal course of business activity. Possible sources of undictated known signatures include business papers, letters, canceled checks, and/or applications. Methodology: The methodology utilized when conducting a handwriting comparison involves a four-stage process in which a forensic document examiner can reach an opinion concerning whether two handwritten items were written by the same person. 1) |

## TABLE 2

## WebCode-Test

## Conclusions

Analysis: The examination begins with the analysis of the items submitted for comparison to determine if the writing is original, naturally prepared, and exhibits characteristics suitable for comparison. Some of the characteristics that can be observed include: Beginning and ending strokes, Baseline features, Height relationships, Slant, Spacing, Line quality. 2) Comparison: The second stage consists of a side-by-side comparison of the items. The numerous characteristics exhibited in the writing between the items are compared to determine the similarities, differences, and limitations, if present. 3) Evaluation: The third stage is the formulation of a conclusion based on the significance and combination of the characteristics observed during the comparison and any limitations, if present. The conclusions that can be reached are: Identification - The examiner's opinion that two samples of handwriting originated from the same writer(s) due to significant characteristics in agreement, both in quality and quantity, such that the examiner would not expect to see the same combination of characteristics repeated in a handwriting sample of another writer. There are no fundamental differences to suggest another writer and there are no significant limitations with the items examined. Unexplained characteristics are far outweighed by the combined effect of agreement in all other details. Note — Due to the impossibility of examining all handwriting, an identification to the exclusion of all others can never be proven. However, an identification opinion is supported by research, which has shown that as more significant characteristics are found in agreement, it becomes less likely to find that same arrangement of characteristics in a handwriting sample from another writer. May Have (Qualified Opinion) - This opinion is based on the prevalence of characteristics in common between two bodies of writing; however, a limitation(s) exists which prevents an identification. This is a less than definitive opinion and requires an explanation of limiting factors. No Conclusion - The examiner cannot determine whether the items being compared were or were not prepared by the same writer(s), usually because of such factors as lack of comparability or lack of clarity and detail in the submitted items, which may significantly limit meaningful examinations. In instances when meaningful examinations can be conducted, the weight of the combination of characteristics observed in common is counterbalanced by the weight of the combination of inconsistencies or unexplained characteristics observed. This opinion requires an explanation of limiting factors. May Not Have (Qualified Opinion) - This opinion is based on the prevalence of dissimilarities between two bodies of writing; however, a limitation(s) exists which prevents an elimination. This is a less than definitive opinion and requires an explanation of limiting factors. Elimination - The examiner's opinion that two bodies of writing were not prepared by the same writer(s) due to disagreement in significant characteristics. Any similarities are far outweighed by the lack of agreement in all other details. No significant limitations are present. 4) Verification: The final stage of the examination process is the verification. This stage of the process is performed to ensure the appropriate examinations have been conducted, the examiner's conclusions are accurate and consistent with technical notes and are within the limits of the discipline, there is supporting data, and all records conform to Laboratory standards. Limitations: Factors that may affect the examination process and/or the results rendered include: Non-comparability of writing styles for comparison (cursive vs. printing), Non-comparability of wording for comparison, Non-contemporaneous writing for comparison, Prior destructive examinations, Non-original writing, Limited quality or quantity of writing, Distorted writing

Q84J3G-524 I found numerous similarities between the handwritten details (handwriting and signature) on Q1 and Justin Rei's samples. I found numerous differences between the handwritten details (handwriting and signatures) on Q1 and Chris Clark's samples. I have assessed my findings using the following propositions:- 1) Q1 was written by Chris Clark. 2) Q1 was written by Justin Rei. In my opinion there is conclusive evidence to support the proposition that Q1 (handwriting and signature) were written by Justin Rei rather than by Chris Clark.

Q9X8KC-523 a) There is very strong support for the proposition that all the questioned writing on Q-1 was written by K-2; this enables me to opine, with the utmost certainty, that K-2 wrote the questioned writing appearing on Q-1. b) There is strong support for the proposition that the questioned signature appearing on Q-1 was written by K-2; this enables me to opine that it is highly probable (virtually certain) that K-2 wrote the questioned signature appearing on Q-1.

## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
| QCKNYQ-524   | Strong correspondences in respect of design and construction (including letter design, alignment, proportions, slant, initial and final strokes) were identified between the questioned writing and signature on the questioned document marked "Q1" and the specimen writing and signatures on the documents marked "K2a-d" to support the proposition that the writing and the signature in question on the document marked "Q1" was written by the author of the specimen writing and signatures on the documents marked "K2a-d". Differences in respect of design and construction (including letter design, alignment, proportions, slant, initial and final strokes) were identified between the questioned writing and the signature on the document marked "Q1" and the specimen writing and signatures on the documents marked "K1a-d" to support the proportion that the writing and signature in question were not written by the author of the specimen writing and signatures on the documents marked "K1a-d". |
| QML6T2-524   | It is highly probable that Justin Rei wrote the questioned hand printed entries on the Citywide Bank Credit Application, 001-A1. Justin Rei probably wrote the "Chris Clark" signature on 001-A1. Chris Clark probably did not write the questioned hand printed entries on the Citywide Bank Credit Application, 001-A1. There are indications that Chris Clark did not write the "Chris Clark" signature on 001-A1. The examination was limited by the amount of known writing of both writers submitted for comparison. Method(s) Used: Visual Examination   |
| QP9T7M-524   | After examination and comparison I reached the following conclusion: 8.1 There is a strong degree of similarity which occur between the questioned writing and signature marked "Q1" and the specimen writing and signatures marked "K2a-d", suggesting that it was written by the same writer. 8.2 The writer of the specimen writing and signatures marked "K1a-d" did not wrote or signed the questioned document marked "Q1".   |
| QZNTKV-524   | 1. The signature of Mr. Justin Rei in the format of credit card of doubt IDENTIFIES with the material undoubted remitted in this opportunity known K2. 2. The handwriting of Mr. Justin Rei in the format of credit card of doubt IDENTIFIES with the material undoubted remitted in this opportunity know K2. 3. The signature of Mr. Chris Clark in the format of credit card request of doubt DOES NOT IDENTIFIES with the material undoubted remitted in this opportunity know K1 y K2. 4. The handwriting of Mr. Chris Clark in the format of credit card of doubt DOES NOT IDENTIFY with the material undoubted remitted in this opportunity know K1 and K2.  |
| R6WGXX-524   | A side by side comparison of the known writings K2 a-b and K2 c-d and the questioned application in Q1 revealed unique characteristics common to both resulting in the conclusion the author of K2 a-d, Justin Rei, prepared Q1.  |
| R6WL9Z-524   | It is my opinion that: 1: The evidence provides very strong support for the proposition that the questioned handwritten entries appearing on the document, item Q1, were written by the writer of the Justin REI handwriting specimens, items K2a-b and K2d. 2: The evidence provides very strong support for the proposition that the questioned signature appearing on the document, item Q1, was written by the writer of the Justin REI signature specimens, items K2a-c.   |
| R7MMAG-524   | 1. The handprinted in the credit card application form, identified as item Q1, was written by Justin Rei. 2.The signature below the legend "Authorized Signature", in the credit card application form, identified as item Q1, was written by Justin Rei. 3. The handprinted in the credit card application form, identified as item Q1, was not written by Chris Clark. 4. The signature below the legend "Authorized Signature", in the credit card application form, identified as item Q1, was not written by Chris Clark.  |
| RACUWY-524   | The non-signature portions of item #Q1 were written by the writer of items #K2a-d, Justin Rei. The questioned signature on item #Q1 was probably written by the the writer of items #K2a-d, Justin Rei. An examination of additional known writing of Justin Rei may provide the basis for a more definitive conclusion. The question signature on item #Q1 is probably NOT a genuine signature of Chris Clark. While unlikely, the possibility that the questioned signature on item #Q1 is an alternate signature style of Chris Clark cannot be excluded.  |

## TABLE 2

| WebCode-Test | Conclusions  |
|--------------|--|
| RBGLLR-523   | The questioned text that is in the credit card balance notice was determined to be if it was written by Justin Rei, and was not written by Chris Clark. The questioned signature that is in the credit card balance notice was concluded that if it was made by Justin Rei, and not wirtten by Chris Clark.  |
| REJG8F-524   | Comparison of the Q1 document to the known handwriting of Chris Clark shows significant dissimilarities in identifying traits and characteristics of handwriting. These dissimilarities are found in: form; construction; shape; size; ratio; entrance/exit strokes; connection/disconnection strokes; fine/subtle traits; slant; spacing; and relation to the baseline. Chris Clark has been excluded as a possible author of the Q1 document. Comparison of the Q1 document to the known handwriting of Justin Rei shows significant similarities in identifying traits and characteristics of handwriting. These similarities are found in: form; construction; shape; size; ratio; entrance/exit strokes; connection/disconnection strokes; fine/subtle traits; slant; spacing; and relation to the baseline. Justin Rei has been identified as the author of the Q1 document, and this is based on the evidence I have been provided. |
| RFEYRP-524   | Upon completion of an examination and comparison of the exhibit and standards submitted in this case, it is the opinion of this examiner that the K2 writer did write the questioned text and signature appearing on the Q1 exhibit.   |
| RH7W63-524   | It is Determined that Justin Rei wrote the Questioned Application and Questioned "Chris Clark" signature on Document Q-1.  |
| RK9YLQ-523   | I. The questioned texts which can be found in the credit card application under the name of Chris J. Clark, dated January 5th of 2017, DOES NOT CORRESPOND to Chris Clark. II. The questioned signature which appears in the credit card application, under the name of Chris J. Clark, dated January 5th of 2017, DO NOT SHARE THE SAME GRAPHIC ORIGIN as the signatures comparison for Chris Clark. III. The questioned texts which can be found in the credit card application, under the name of Chris J. Clark, dated January 5th of 2017, CORRESPOND to Justin Rei. IV. The questioned signature which appears in the credit card application, under the name of Chris J. Clark, dated January 5th of 2017, CORRESPONDS to Justin Rei.   |
| RQWKVY-523   | (i) The evidence provides very strong support for the proposition that the questioned handwriting sample Q1 was written by the writer of the comparison handwriting sample K2. (ii) The evidence provides qualified support for the proposition that the questioned signature on Q1 is not a genuine signature when compared to the specimen signatures on K1. (iii) No opinion can be expressed as to whether or not the questioned signature on Q1 is genuine when compared to the signatures on K2. This is an inconclusive result.   |
| RXVAAG-524   | 1.The questioned writing (excluding the signature) was not written by Chris Clark. 2.The questioned writing (excluding the signature) was written by Justin Rei. 3.The questioned signature was not written by Chris Clark. 4.The questioned signature was written by Justin Rei.  |
| T38ELH-524   | The questioned writing (excluding the signature) on the application was written by Justin Rei, not by Chris Clark. The questioned signature on the application was written by Justin Rei, not by Chris Clark.  |
| T6ACUP-524   | 1) The writing on the questioned document marked "Q1" was written by the author of the specimen writing marked "K2a, b, d". 2) The writing on the questioned document marked "Q1" was not written by the author of the specimen writing marked "K1a, b, d". 3) The signature on the questioned document marked "Q1" was written by the author of the specimen signatures marked "K2a, b, c". 4) The signature on the questioned document marked "Q1" was not written by the author of the specimen signatures marked "K1a, b, c".  |
| T8YL7B-524   | 1. The writing and the signature on the application form, item Q1, attributed to Chris clark, DOES NOT PRESENT GRAPHONOMIC CORRESPONDENCE with the writing and signature on items K1a, K1b, K1c y K1d given by Chris Clark. 2. The writing and the signature on the application form, item Q1, attributed to Chris Clark, PRESENTS MORPHOLOGICAL CORRESPONDENCE to the writing and signature on items K2a, K2b, K2c and K2d given by Justin Rei.   |

## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
| TGQY7B-524   | <p>(a). Comparing the questioned writing on item Q1 with the known writings of Chris Clark (K1a, K1b, K1d) and Justin Rei (K2a, K2b, K2d), respectively, showed that more significant similarities than differences were found between the questioned writing on item Q1 and the known writings on items K2a, K2b and K2d particularly in their writing style, in the formation of letters ' a, h, i, k, r, y, z, B, C, J ', numbers ' 0, 5, 7, 8 ', symbols ' \$, # ' including the style of writing the date. (b). Comparing the questioned signature on item Q1 with the known signatures of Chris Clark (K1a, K1b, K1c) and Justin Rei (K2a, K2b, K2c), respectively, showed that the questioned signature on item Q1 and those on items K2a, K2b, K2c had significant similarities in their design and stroke formation. (c). Based on the above findings, in my professional opinion the writer of the known writings and signatures on items K2a, K2b, K2c and K2d (Justin Rei) wrote the questioned writing and signature on the credit card application (item Q1).</p> |
| THGDEL-524   | <p>An examination and comparison of the questioned hand printing on Exhibit Q1 with the specimen hand printing on Exhibits K2(a), K2(b) and K2(d) (Justin Rei) have disclosed significant hand printing similarities in combination with no significant differences. The questioned hand printing on Exhibit Q1 was written by the writer of the specimen hand printing on Exhibits K2(a), K2(b) and K2(d) (Justin Rei). An examination and comparison of the questioned handwritten "Chris Clark" signature on Exhibit Q1 with the specimen handwritten signatures on Exhibits K2(a to d) (Justin Rei) have disclosed significant handwriting similarities with no significant differences. The questioned handwritten "Chris Clark" signature on Exhibit Q1 was written by the writer of the specimen handwritten signatures on Exhibits K2(a to d) (Justin Rei).</p>   |
| TJR6KG-524   | <p>1. There is a strong probability that the writer of the known hand printing on the K1 specimens did not write the questioned hand printing on Q1. There is a strong probability that the writer of the known hand printing on the K2 specimens wrote the questioned hand printing on Q1. 2. I was unable to determine whether or not the writer of the known signatures on the K1 specimens produced the questioned signature on Q1. Some evidence has been found to suggest that the writer of the known signatures on the K2 specimens produced the questioned signature on Q1.</p>  |
| TQANMV-524   | [No Conclusions Reported.]  |
| TTZWRQ-524   | <p>1. The questioned hand printed and signature entries reproduced on Exhibit 3 and the known writing attributed to REI have significant characteristics in agreement. The possibility of observing the same combination of characteristics in agreement from another writer is considered extremely low. 2. The questioned hand printed and signature entries reproduced on Exhibit 3 and the known writing attributed to CLARK have significant characteristics that are not in agreement. It is considered extremely unlikely that CLARK is the writer of the questioned entries reproduced on Exhibit 3.</p>  |
| U4V3LN-523   | <p>It is probable that Chris Clark was not the writer of the questioned hand printing and numbers depicted on the document in Item 003, excluding the questioned "Chris Clark" signature. Chris Clark could not be identified to nor eliminated from being the writer of the questioned "Chris Clark" signature depicted in Item 002. Justin Rei was identified as the writer of the questioned hand printing and numbers, as well as the questioned "Chris Clark" signature depicted on the document in Item 003.</p>  |
| U97HNL-524   | <p>In conclusion I found the evidence to provide very strong support for the proposition that the writing and signatures in question was written by the writer of specimen material marked K2.</p>  |
| UEVVRU-523   | <p>THE HANDWRITING OF Q1 BLANCHET MAGAZINES (CCA) HAS BEEN EXECUTED BY JUSTIN REI (K2). THE SIGNATURE OF RUBRIC "AUTHORIZE SIGNATURE" HAS BEEN EXECUTED BY JUSTIN REI (K2).</p>   |
| UGYVNK-524   | <p>3.1 The writer of the specimen writing and signatures marked "K2a – K2d" also wrote and signed the questioned writing, signature on the credit card application form marked "Q1" dated 5/1/17. 3.2 The writer of the specimen writing and signatures marked "K1a – K1d" did not write and sign the questioned writing, signature on the credit card application form marked "Q1" dated 5/1/17.</p>   |



## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
| UQLRPL-524   | 1) Differences were identified between questioned handwriting and signature on document marked "Q" and the specimen handwriting and signatures on documents "K1a" to "K1d" with respect to design and construction of handwriting and signatures indicating that they were not written by the same author. 2) Similarities were identified between questioned handwriting and signature on the document "Q" and the specimen handwriting and signatures on documents marked "K2a" to "K2d" with respect to design and construction of handwriting and signatures indicating that they were written by the same author.                    |
| UYFVXP-524   | 1. The questioned hand printed entries and signature reproduced on Exhibit 3 and the known writings attributed to Justin Rei have significant characteristics in agreement. The possibility of observing the same combination of characteristics in agreement from another writer is considered extremely low. 2. The questioned hand printed entries and signature reproduced on Exhibit 3 and the known writings attributed to Chris Clark have significant characteristics that are not in agreement. It is considered extremely unlikely that Chris Clark is the writer of the questioned entries reproduced on Exhibit 3.            |
| V4QAZL-524   | 1) The evidence supports the proposition that the signature in question was not written by the writer of the specimen signatures marked as "K1a" to "K1c"; 2) The evidence supports the proposition that the signature in question was written by the writer of the specimen signatures marked as "K2a" to "K2c". 3) The evidence supports the proposition that the writing in question was not written by the writer of the specimen writing marked as "K1a", "K1b" and "K1d"; 4) The evidence supports the proposition that the writing in question was written by the writer of the specimen writing marked as "K2a", "K2b" and "K2d". |
| VL7J2M-524   | 1) The evidence supports the proposition that the handwriting and signature in question on the document marked "Q1" was not written by the writer of specimen handwriting and signatures on the documents marked "K1a"-"K1d". 2) The evidence supports the proposition that the handwriting and signature in question on the document marked "Q1" was written by the writer of specimen handwriting and signatures on the documents marked "K2a"-"K2d".   |
| VLUXCK-524   | This examiner opines that the K1 writer did NOT write the Q1 exhibit and did NOT sign the Q1 signature. This examiner also opines that the K2 writer DID write the Q1 exhibit and it is probable that he signed the Q1 signature.   |
| VNPRR8-523   | Following document "Standard Terminology for Expressing Conclusions of Forensic Document Examiners" (SWGMAF, 2013), it is concluded that: A1. Justin Rei wrote the Credit Card Application. A2. Chris Clark did not write the Credit Card Application. B1. Justin Rei made the questioned signature in the Credit Card Application. B2. Chris Clark did not make the signature in the Credit Card Application.  |
| VPB39V-523   | The questioned writing (including the signature) on the application was written by Justin Rei (K2).   |
| VRXQLF-523   | 1. It has been concluded that the questioned writing and signature appearing on the face of the application Q1 were written by the writer of the comparison Justin Rei (K2) samples. 2. It is my opinion that Chris Clark (K1) did not write the questioned credit card application form Q1.  |
| WBT7Q-524    | [No Conclusions Reported.]  |
| VWRKJG-524   | The Questioned Writing and The questioned Signature on The Application Form (Q1) both was Written by JUSTIN REI (K2)>   |
| W7RQVW-524   | 1- Document Q1 was written by the writer of documents K2 (a to d), submitted as being written by Mr Justin Rei. 2- The signature « CDhris Clark » on document Q1 was also written by the writer of documents K2 (a to d), submitted as being written by Mr Justin Rei.  |
| W9HRYX-524   | It was determined that Justin Rei, the Items 5 through 7 (K2a-b, K2c, K2d) writer, prepared the questioned writing on Item 1 (Q1) (excluding the signature). A definite determination could not be reached whether Justin Rei, the Items 5 through 7 (K2a-b, K2c, K2d) writer, wrote the questioned   |

## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
|              | signature on Item 1 (Q1) due to the presence of unexplained characteristics. However, similarities were observed which indicate that Rei may have prepared the questioned signature. Although pictorial dissimilarities were observed, no conclusion could be reached whether Chris Clark, the Items 2 through 4 (K1a-b, K1c, K1d) writer, prepared the questioned signature on Item 1 (Q1) due to a lack of comparability and a lack of undictated signatures prepared by Chris Clark.   |
| WZK6Z7-524   | It has been concluded that the Justin Rei of the known submitted writings (Exhibits K2a through K2d) probably wrote the questioned writing and signature found on the questioned credit card application (Exhibit Q1).  |
| X8J7KW-524   | Results of Examinations: A definite determination could not be reached whether Chris Clark, Item 2 through 4 (K1a-d), or Justin Rei, Item 5 through 7 (K2a-d), did or did not prepare the questioned writing and signature on Item 1 (Q1) due to characteristics present in the questioned writing not accounted for in the available known writing. However, handwriting characteristics were observed which indicate that Justin Rei, Item 5 through 7 (K2a-d), may have prepared the questioned writing and signature (excluding checkmarks) on Item 1 (Q1). In addition, handwriting characteristics were observed which indicate that Chris Clark, Item 2 through 4 (K1a-d), may not have prepared the questioned writing and signature (excluding checkmarks) on Item 1 (Q1). If future handwriting examinations are desired, additional dictated and undictated known writing should be obtained from Chris Clark, Justin Rei, or anyone else suspected of having prepared the questioned writing and signature. The dictated known writing should be hand printed or signed in the exact wording or name as the questioned writing, and obtained on forms similar to the questioned item. Each item should be removed from the writer's view upon completion and numerous repetitions may be necessary in order to obtain naturally prepared writing. Undictated known writing consists of handwriting prepared during normal course of business activity. Possible sources of undictated known writing include business papers, letters, and applications. |
| XFBJJW-524   | It was determined that Justin Rei, the submitted known writer of Items 5 through 7 (CTS Item K2a-d), prepared the questioned handprinting and questioned "Chris Clark" signature on Item 1 (CTS Item Q1). It was determined that Chris Clark, the submitted known writer of Items 2 through 4 (CTS Item K1a-d), did not prepare the questioned handprinting and questioned "Chris Clark" signature on Item 1 (CTS Item Q1).   |
| XNQ47G-523   | E: It is highly probable that Chris Clark didn't wrote the questioned writings (both handwriting and signature). A: It is highly probable that Justin Rei wrote the questioned writings (both handwriting and signature).   |
| XRPNML-524   | [No Conclusions Reported.]  |
| XTJ68V-524   | In our opinion, given the similarities found, it is possible to deduce that Justin Rei is the author of both the text and the signature present in Q1   |
| XV7TLG-524   | In light of the analysis and comparison in respect of the request, I came to the following conclusion: 1. I found sufficient evidence to support the proposition that the handwriting and signature in question on the document marked as "Q1" were not written by the writer of the specimen material on the documents marked as "K1a" to "K1c". This renders the document a forgery as it was not completed by the rightful signatory. 2. Furthermore, I found sufficient evidence to support the proposition that the handwriting and signature in question on the document marked as "Q1" were written by the writer of the specimen material on the documents marked as "K2a" to "K2d".  |
| XY9P76-523   | In my expert opinion, the Q1 document was written in its entirety by the K2 writer, designated as Justin Rei.   |
| XZG4DB-524   | It is probable that Justin Rei (K-2) wrote the Q-1 document. It is probable that Justin Rei (K-2) signed the Q-1 document. There are limitations associated with the examination of non-original writing. Chris Clark (K-1) did not author Q-1. Chris Clark (K-1) did not sign the Q-1 signature.   |
| Y8ETUF-524   | The significant similarities were observed in respect of letter design and construction, commencement and termination, symbols and the l- dot between the specimen writing on the   |



## TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
|              | documents marked as "K2a" "K2b" and "K2d" and the writing in question on the document marked as "Q1". There are significant differences in terms of element of style and execution between the writing in question on the document marked "Q1" and the specimen writing on the document marked as "K1a" "K1b" and "K1d". There are similarities in respect of design and construction on the specimen signature on the document marked as "K2c" and the questioned signature on the document marked as "Q1". There are differences in respect of design and construction on the specimen signature on the document marked as "K1c" and the questioned signature on the document marked as "Q1". There is evidence to support the proposition that the writing in question "Q1" was written by the writer of the specimen writing on the document marked as "K2a" "K2b" "K2d" and was not written by the writer of the specimen writing on the documents marked as "K1a" "K1b" and "K1d". There is evidence to support the authorship of the signature in question on the document marked "Q1" was written by the author of the specimen signature on the document marked as "K2c" and was not written by the author of the specimen signature on the documents marked as "K1c". |
| YEKHFU-523   | Based on the side by side comparisons of the observed handwriting and Chris Clark signature located on the Q1 document it is this examiners opinion that: 1. That the handwriting and Chris Clark signature observed on the Q1 document is of Common authorship with the submitted known writing of Justin Rei (K2A-K2D). 2. That Chris Clark writer of the K1A-K1D standards is eliminated as the writer of the writing and Chris Clark signature located on the Q1 document.  |
| YG87UE-524   | The handwriting in question was not written by the writer of K1 supporting the proposition that the writing was not written by the writer of K1, there were no similarities found. The evidence supports that the writing was written by the write of K2. The signature in question was not written by the writer of K1. The signature in question was not written by the writer of K2.   |
| YJEJFM-524   | The K2 writer did write the Q1 questioned text and signature. Consequently, the K1 writer did not write the Q1 text and signature.  |
| YK6KG6-524   | 1) The questioned writing on the application WAS WRITTEN BY Justin Rei (K2). The questioned signature on the application WAS WRITTEN BY Justin Rei (K2). 2) The questioned writing and signature on the application WAS NOT WRITTEN by Chris Clark (K1).  |
| YY6LU7-523   | The individual whose specimen printing and writing was submitted as K2 is the same individual who filled out and signed the Chris J Clark Citywide Bank credit card application labeled Q-1.  |
| Z9AWYA-524   | Comparison between the questioned handwriting (excluding the signature) on document Q1 and the specimen handwriting on documents K2(a-d), purportedly written by Justin Rei, has disclosed a significant combination of similarities with no significant differences. Accordingly, the writer of the specimen handwriting on documents K2(a-d), purportedly written by Justin Rei, wrote the questioned handwriting on document Q1 (excluding the signature). Comparison between the questioned signature on document Q1 and the specimen writings on documents K2(a-d), purportedly written by Justin Rei, has disclosed a significant combination of similarities with some divergences not accounted for. Accordingly, there is a strong probability that the writer of the specimen writings on K2(a-d), purportedly written by Justin Rei, wrote the questioned signature on document Q1.  |
| ZCLYL7-524   | A study and comparison of the submitted material has resulted in the following conclusions: It is probable that Chris Clark (S1) did not write the questioned signature appearing on Exhibit Q1. There are indications that Chris Clark (S1) may not have written the questioned hand printing and numerals appearing on Exhibit Q1; however, the evidence is far from conclusive. It is highly probable that Justin Rei (S2) wrote the questioned hand printing, numerals, and signature appearing on Exhibit Q1. Limitations were introduced to this examination due to the machine copied nature of all submitted documents, the general nature of the hand printing and numerals appearing on all submitted documents, and the limited amount of comparable specimen hand printing submitted for comparison (from S1 and S2).   |
| ZF8JYM-524   | 1. The manual writings and signature as CHRIS CLARK who form part of the processing of the  |

TABLE 2

| WebCode-Test | Conclusions   |
|--------------|---|
|              | bank credit card application format dated "5/1/17" (Q1) PRESENTED GRAPHIC IDENTITY with scriptural signs and documents extraprocess MR. JUSTIN REI (K2a, K2b, K2c and K2d). 2. The manual writings and signature as CHRIS CLARK who form part of the processing of the bank credit card application format dated "5/1/17" Q1. NOT PRESENT IDENTITY GRAPHIC with scriptural signs and documents extraprocess MR CHRIS CLARK (K1a, K1b, K1c and K1d).   |
| ZGGTJ8-524   | 1. No evidence of significance was found to indicate that the questioned writing and the questioned signature 'Chris Clark' on Exhibit Q1 were executed by the K1 (a-d) specimen writer. 2. It has been concluded that the questioned writing and the questioned signature 'Chris Clark' on Exhibit Q1 were executed by the K2 (a-d) specimen writer (Justin Rei).  |
| ZYGHYB-524   | 1) The questioned handwriting on "Q1" showed sufficient significant differences in handwriting characteristics from the specimen handwriting "K1a", "K1b" and "K1d". Hence, I am of the opinion that the questioned handwriting was not written by the writer of the specimen (Chris Clark). 2) The questioned handwriting on "Q1" showed sufficient significant similarities in handwriting characteristics as the specimen handwriting "K2a", "K2b" and "K2d". Hence, I am of the opinion that the questioned handwriting was written by the writer of the specimen (Justin Rei). 3) The questioned signature on "Q1" was different in structure from the specimen signatures "K1a", "K1b" and "K1c". Hence, it is not possible to carry out a suitable comparison of handwriting characteristics to ascertain the authorship of this questioned signature. Therefore, Chris Clark (K1) cannot be identified or eliminated as the writer of questioned signature on "Q1". 4) The questioned signature "Q1" showed similarities in handwriting characteristics as the specimen signatures "K2a" and "K2b". However as these were simulated specimen signatures, it was not possible to form an opinion to ascertain the authorship of the questioned signature. Therefore, Justin Rei (K2) cannot be identified or eliminated as the writer of questioned signature on "Q1". |

# Additional Comments

TABLE 3

| WebCode-Test | Additional Comments   |
|--------------|---|
| 4793RF-523   | We reached the conclusions of this study thanks to the exhaustive analysis of each and every one of the documents provided.   |
| 4HJPKD-524   | A limiting factor in this examination of the cursive name "Chris Clark" was the lack of comparable, legible cursive writing of Chris Clark, Item K1. The majority of the signatures provided by Chris Clark are very stylized and mostly illegible, with the exception of the "C." The submission of additional known handwriting of Clark would prove beneficial. This should include multiple repetitions of the questioned "Chris Clark" signature that is written legibly along with other non-request samples of cursive writing. Opinion Definitions: The opinion "Probably did not write" means that the evidence points rather strongly against the questioned and known writings having been written by the same individual, but, the evidence is not quite up to the "virtually certain" level. The opinion "could not be identified to nor eliminated as the writer" means that the evidence contained in the handwriting has minimal significant similarities or significant differences and there are limiting factors. This is the zero point of the confidence scale and the examiner does not have a leaning one way or another.  |
| 4U9QWE-524   | K1 can be eliminated as having authored the application.  |
| 64227A-524   | It should be noted that there is sufficient evidence to eliminate the "complainant" (i.e. the writer of the specimen material marked "K1a" to "K1d") as a possible writer of the writing and signature in question marked "Q1", subsequently the signature in question is not the authentic signature of the complainant as there is sufficient evidence to identify the writer of "K2a" to "K2d" as the writer thereof, therefore the signature in question is a forgery (i.e. the signature in question was produced by the writer of "K2a" to "K2d" to be 'perceived' as the signature of the "complainant" i.e. the writer of "K1a" to "K1d".)  |
| 6G6M8D-523   | It is important to point out that, in accordance to notice that appears in this test, questioned and comparison elements were treated as if they were originals.  |
| 6TWU6T-524   | Chris Clark (K1) could not be identified or eliminated as the writer of the questioned signature on Q1 due to a lack of comparability between the text-based questioned signature and the stylized submitted known signatures.  |
| 7C6VHD-524   | Handwriting examination was conducted on the submitted document evidence. The examination utilized appropriate light sources and magnification to conduct a side-by-side comparison between the questioned handwriting of the Citywide Bank Credit Card Application, dated 5/1/17 and each of the handwriting specimens of Contributor #1 (dictated exemplars, requested signatures, and course of business exemplars attributed to Chris CLARK) and Contributor #2 (dictated exemplars, requested signatures, and course of business exemplars attributed to Justin REI). The questioned credit card application and the exemplar handwritings were analyzed for the presence of individualizing characteristics, combinations of characteristics, and other potentially significant features that would be indicative of common authorship or non-authorship. Given sufficient quality and quantity of writing, handwriting habits are repeated and can be associated with one writer – no one person writing freely and naturally writes with the same combination of characteristics in precisely the same way twice; no two writers possess the same combination of characteristics; and no person can surpass his or her skill level. |
| 7J7449-524   | A proper handwriting comparison requires, from any and all subjects, an extensive and contemporaneous representation of the same characters and words in the same style present in the questioned handwriting. If you would like to continue your investigation from a handwriting standpoint, it might be useful to collect additional verbatim handwriting exemplars from the subjects. Furthermore, it might be useful to collect extended known writing attributed to the subjects that has been written in the normal course of business, contemporaneous to the questioned documents. This may include correspondence written by Chris Clark or Justin Rei. Also, any additional known  |

TABLE 3

| WebCode-Test | Additional Comments  |
|--------------|--|
|              | signatures attributed to Chris Clark can be submitted for comparison that have been written in the normal course of business, contemporaneous to the time of offense.  |
| 8NAA2V-524   | K2a-d, probably wrote the questioned signature visible in the Q1 document, however, by not having enough samples or comparison I don't issue a conclusive result.  |
| AE7TL6-523   | It is laboratory protocol to compare each writer's samples independently and issue a separate report for each writer. The analysis and opinion for writer K1 is not biased by the analysis and opinion on writer K2. The signatures provided from K1 are not comparable to the questioned signature, hence an inconclusive opinion was given, even though a qualified opinion was given for writer K2. The opinions given reflect the independent analysis of each set of writing and do not assume that the only possible writers are K1 and K2.  |
| AQWPKH-524   | If this was original evidence the report would continue: 4. Exhibit Q1 was scanned for preservation by the examining analyst. 5. An ESDA (ElectroStatic Detection Apparatus) examination for the detection and reading of indented writing, typing or other identifying impressions was performed on the Q1 exhibit by the examining analyst. 6. A VSC (Video Spectral Comparator) examination using various microscopic, infrared, ultraviolet, and alternate light source examination techniques was performed. No additional information was recovered with this examination. 7. Exhibit Q1 was processed for latent prints with liquid ninhydrin by the examining analyst. The evidence was forwarded to the latent print section for evaluation. 8. Exhibit Q1 was processed for DNA by the examining analyst and the swabs placed into evidence.   |
| BGND4E-524   | The signatures of Chris Clark /K1/ are stylized, illegible, have only few individual characteristics to compare with the legible questioned signature. There are some differences between his specimen and the Q1 signature, but these differences are not sufficient for elimination. If we had not got specimen of Justin Rei /K2/, Chris Clark /K1/ would not have been eliminated. It was determined that the signature was written by Justin Rei /K2/, therefore Chris Clark /K1/ was eliminated.   |
| BKL44Y-524   | a. With respect to the conclusion regarding the signature on Q1, this conclusion is based on the assumptions that i. The specimens of handwriting and signatures provided for writer K1 are an accurate and complete representation of the natural range of variation of their habitual and freely executed handwriting and signatures, and ii. The signature on the document Q1 is freely and naturally executed. b. Original signatures always allow for the best foundation on which to base a signature comparison or examination. The copy quality for the questioned and known documents presented a substantial limitation to the overall assessment of signature features. c. The above propositions were considered given the current evidence. Should more specimens of a comparable nature become available, another examination could be completed. Should different propositions be considered, the conclusions provided could be subject to change. d. Samples of a comparable nature are also always ideal when conducting a signature comparison or examination. The signature on the document Q1 is text based cursive in nature however there was no such handwriting or signature provided in the specimens. As such the comparison was severely limited due to the cursive style not being seen. |
| BY4L6E-524   | Because of our findings for the comparison of the questioned signature with the samples for Chris Clark, we have subsequently treated the questioned signature as questioned handwriting for the comparison with the samples of Justin Rei.  |
| CMQQG3-524   | During examination and comparison of the disputed material with specimen material, I observed the following: 7.1 There are strong similarities in terms of the specimen writing and signatures on the documents marked "K2a-K2d" and the writing and signatures on the questioned document marked "Q1". 7.2 The writing and signatures on the specimen documents marked "K1a-K1d" differ from the writing on the Questioned document marked "Q1" in terms of construction and design.  |
| CVZBLK-524   | Methodology: The methodology utilized when conducting a handwriting comparison involves a fourstage process in which a forensic document examiner can reach an opinion concerning whether two handwritten items were written by the same person. 1)Analysis: The examination begins with the   |

## TABLE 3

| WebCode-Test | Additional Comments   |
|--------------|---|
|              | <p>analysis of the items submitted for comparison to determine if the writing is original, naturally prepared, and exhibits characteristics suitable for comparison. Some of the characteristics that can be observed include: Beginning and ending strokes, Baseline features, Height relationships, Slant, Spacing, Line quality. 2)Comparison: The second stage consists of a side-by-side comparison of the items. The numerous characteristics exhibited in the writing between the items are compared to determine the similarities, differences, and limitations, if present. 3)Evaluation: The third stage is the formulation of a conclusion based on the significance and combination of the characteristics observed during the comparison and any limitations, if present. The conclusions that can be reached are: Identification - The examiner's opinion that two samples of handwriting originated from the same writer(s) due to significant characteristics in agreement, both in quality and quantity, such that the examiner would not expect to see the same combination of characteristics repeated in a handwriting sample of another writer. There are no fundamental differences to suggest another writer and there are no significant limitations with the items examined. Unexplained characteristics are far outweighed by the combined effect of agreement in all other details. Note — Due to the impossibility of examining all handwriting, an identification to the exclusion of all others can never be proven. However, an identification opinion is supported by research, which has shown that as more significant characteristics are found in agreement, it becomes less likely to find that same arrangement of characteristics in a handwriting sample from another writer. May Have (Qualified Opinion) - This opinion is based on the prevalence of characteristics in common between two bodies of writing; however, a limitation(s) exists which prevents an identification. This is a less than definitive opinion and requires an explanation of limiting factors. No Conclusion - The examiner cannot determine whether the items being compared were or were not prepared by the same writer(s), usually because of such factors as lack of comparability or lack of clarity and detail in the submitted items, which may significantly limit meaningful examinations. In instances when meaningful examinations can be conducted, the weight of the combination of characteristics observed in common is counterbalanced by the weight of the combination of inconsistencies or unexplained characteristics observed. This opinion requires an explanation of limiting factors. May Not Have (Qualified Opinion) - This opinion is based on the prevalence of dissimilarities between two bodies of writing; however, a limitation(s) exists which prevents an elimination. This is a less than definitive opinion and requires an explanation of limiting factors. Elimination - The examiner's opinion that two bodies of writing were not prepared by the same writer(s) due to disagreement in significant characteristics. Any similarities are far outweighed by the lack of agreement in all other details. No significant limitations are present. 4)Verification: The final stage of the examination process is the verification. This stage of the process is performed to ensure the appropriate examinations have been conducted, the examiner's conclusions are accurate and consistent with technical notes and are within the limits of the discipline, there is supporting data, and all records conform to Laboratory standards. Limitations: Factors that may affect the examination process and/or the results rendered include: Non-comparability of writing styles for comparison (cursive vs. printing), Non-comparability of wording for comparison, Non-contemporaneous writing for comparison, Prior destructive examinations, Non-original writing, Limited quality or quantity of writing, Distorted writing.</p> |
| DL8JBC-524   | <p>Scale of conclusions: Level +4 "extremely strongly support", Level +3 "strongly support", Level +2 "support", Level +1 "support to some extent", Level 0 "support neither... nor..." (inconclusive), Level -1 "support to some extent that... was not...", Level -2 "support that... was not...", Level -3 "strongly support that... was not...", Level -4 "extremely strongly support that... was not...". Due to Chris Clark's stylised signature the comparison to the questioned signature was limited.</p>  |
| E38VGR-523   | <p>This report, as with all FDE reports from this laboratory, would include charts demonstrating numerous features observed to be similar between Q1 and K2(a-d).</p>   |
| E6YUT6-523   | <p>Significant differences were noted during the side-by-side comparison of the questioned signature appearing on item Q1 and the specimen signatures attributed to Mr. Clark. The differences noted are considered fundamental in nature and are sufficient to conclude that Chris Clark (K1 a-d) did not sign item Q1. Although there is general pictorial resemblance between the printed writing attributed to Mr. Clark on items K1 a-d and the printed writing appearing on item Q1, the fundamental</p>  |

## TABLE 3

| WebCode-Test | Additional Comments   |
|--------------|---|
|              | differences present far out-way those general characteristics. The disputed Q1 "Chris Clark" signature agrees in all identifying features to the signature samples prepared by Mr. Rei upon request for purposes of this comparison. No significant differences were noted between the signature on item Q1 and Justin Rei's exemplars. In addition, the printed writing on item Q1 also agrees with the extended printed writing attributed to Mr. Rei (K2a-d), in all characteristics, including, but not necessarily limited to: line placement, spacing, proportions, letter/number formations and letter combinations. No significant differences were noted during the side-by-side comparison of the questioned printed writing (Q1) and the specimen writing attributed to Mr. Rei on items K1a-d.  |
| E8M46R-524   | The questioned signature on "Q1" was written in a cursive form of the two words "Chris Clark", with most of the letters connected. The request specimen signatures on "K1a" to "K1c" consisted of a cursive form of two illegible words, apart from the first character in each word which resembled the letter "C". Differences were observed in the design and pictorial appearance of the questioned signature and specimen signatures on "K1a" to "K1c". The handwriting specimens in "K1d" were mostly handprinted, in a non-cursive form. There were limited number of features which could be compared with the questioned signature on "Q1".  |
| ETP8NE-524   | 4.1) If the original Q1 item were available, the three "check" mark's would be inter-compared for ink-line color, pen pressure and any other pen defects/characteristic to the remaining writing on item Q1.  |
| EW7FCD-524   | The photographs that used for the examination are assumed to be true and accurate reproductions of the original documents.  |
| G7LCM2-523   | The questioned signature in relation to the signatures of Chris Clark are not homologous or homogeneous.  |
| GM9NDB-523   | Response of C used for question 2 for K1 writer, due to the questioned signature on item Q1 not being comparable with the specimen signatures and handwriting on K1a-d, therefore no examination and comparison can be conducted  |
| GPK38B-524   | 4. Notwithstanding instructions to treat the submitted photographs are original documents, the fact is that it is not possible to extract the same level of detail from the signatures and handwriting from a photograph (or other machine reproduction) as from original documents. Therefore, the examination is limited to an extent and findings have been appropriately qualified. Furthermore, the inter-comparison of the handwriting on the questioned document is limited because of a lack of comparable characters. Therefore, an assumption has been made that all of the questioned handwriting (excluding the signature which has been considered separately) is the product of only one writer. With the benefit of the original document it would be possible to consider whether there is evidence of the use of more than one writing ink which is of potential relevance when considering whether it is reasonable to assume that multiple entries on one document were written by one person. That level of detail of the writing inks cannot be extracted from a photograph (or other machine reproduction). In addition, with the benefit of the original questioned document, examinations using oblique lighting techniques and the ESDA would be undertaken for the possible presence of latent writing impressions which may reveal other information of potential relevance to determining the origins and/or history of the document. |
| GTX49A-524   | OPINIONS DEFINED: (All Opinions are listed in the report) 1.)If court testimony is required, please notify this examiner at least two weeks prior to such so that court demonstrative charts can be prepared. 2.) Evidence listed on Invoice #Q112133 will be returned to the Evidence Control Section.   |
| H3KNM7-523   | JUSTIN REI is responsible for the authorship of the Credit Card Application form's handprinting ( handwriting and signature); therefore it is a CHRIS J. CLARK's handwriting and signature impersonation. This proficiency test was performed by [Laboratory], according to the its technical procedures.   |

TABLE 3

| WebCode-Test | Additional Comments  |
|--------------|--|
| H767AX-524   | Note: Had the K2 writer not been Identified as the writer of the Q1 signature the opinion of Elimination for the K1 writer and the Q1 signature would have been less conclusive.   |
| H7ZUL2-523   | All items submitted have been documented and are being returned with a copy of this report. This report reflects the test results, conclusions, interpretations, and/or the findings of the analyst and technical reviewer as indicated by their signatures below.   |
| HLFYTU-523   | Examine the specimen and questioned documents for latent indentations.   |
| HRXHU9-523   | The conclusion above that the Q1 and K2 a-d handwriting and signatures were prepared by the same writer (identification) is the highest degree of confidence expressed by document examiners. In addition, the conclusion above that the Q1 and K1 a-d handwriting and signatures were prepared by a different writer (elimination) is the highest degree of confidence expressed by document examiners. The examiner is certain when reporting a conclusion of identification or elimination. The individuality of handwriting is a fundamental principle in the field of forensic document examination. This principle states that no two fully developed and mature writers share the same handwriting characteristics or write exactly alike. Based upon this principle, given sufficient and comparable known writing, it is possible to identify a writer who prepared a questioned body of writing or a questioned signature to the exclusion of all other writers. Collected known signature exemplars prepared in column format and in the same sitting are less than ideal, and may not provide a sufficient example of a writer's natural variation. It is suggested that in future case submissions collected known signature exemplars be provided that are prepared on separate pages and in different sittings. |
| HTRBN7-524   | I really don't understand why you prepared an exam so easy that anyone could answer it coorectly. I feel I have waisted my money!  |
| HVJCPN-523   | The questioned signature and writing show clear similarities with Justin Rei's specimens. These similarities are observed particularly in the baseline, the axes, the graphics of letters "C, h, l, a, r" and in their disposition.  |
| JLAXP8-524   | Inks appear to be the same including line width and pressure on the body of Q1 as well as in the area of the signature/date. Unable to do an ink analysis with Video Spectral Comparator as original documents were not provided.  |
| KKCDUJ-524   | Chris Clark did not write and write Q1 because there were graphic differences in the writing. Justin Rei made the writings and the signature of Q1 because graphic correspondences were found in the writing.  |
| KNRLHJ-523   | C: The evidence is inconclusive. The design of the questioned signature is different from that of the specimen signatures.   |
| M763J3-524   | Equipments such as Video Spectral Comparator (VSC 6000), Video Camera Microscope/HR, magnifying glasses were used in this examinations (i) and ii).  |
| N2NWL8-524   | No conclusion could be reached whether Chris Clark, the writer of Item 2 through Item 4 (K1 a-d) did or did not prepared the questioned "Chris Clark" signature on Item 1 (Q1) due to the lack of comparability, the lack of undictated known signatures and the presence of characteristics in the questioned signature that are not present in the available known writing.  |
| N3HMP2-523   | In relation to the answer issued in subsection "d" of question number 3 it was determined that was probably written because in the signature of document Q1 the letter "C" corresponding to the Clark name is separated from the letter "l" (el) and the elements of comparison the C. Justine Rei have union, for a more accurate answer it is necessary to collect a sample of writing of Justine Rei to have more number of elements of comparison, as indicated in our methods of writing analysis and signatures.   |



## TABLE 3

| WebCode-Test | Additional Comments   |
|--------------|---|
| N4VCUY-523   | We never reach definite conclusions as in "was written by ...".   |
| N978U2-524   | Practical Certainty - Since it is not possible to collect and examine samples of everyone's handwriting it is not possible to make an identification with absolute certainty. However, all scientific research to date and the continuous inability to disprove the principle that no two people share the same combination of handwriting habits have demonstrated that even without a numerical threshold, handwriting examiners can reliably make identifications.   |
| N9QBZG-523   | I would, politely, advice you the proficiency tests to be more difficult in the future.   |
| PGYZF2-523   | No determination could be made as to whether or not the questioned signature was produced by the writer of the "Chris Clark" exemplars. The examination was limited because the exemplar signatures are stylized and the handwritten exemplars have minimal letter combinations for comparison with the text-based questioned signature. Therefore, due to a lack of a proper examination foundation, no examination can be made between the questioned signature and the "Chris Clark" signature exemplars.  |
| PRHEGH-524   | There are a combination of specific handwriting traits that led to the above written opinions.  |
| Q84J3G-524   | If only the signature was in dispute then I would still say conclusive that it was written by Justin Rei rather than by Chris Clark   |
| Q9X8KC-523   | [From Table 1 - Examination Results: "Chris Clark (K1) - highly probable E; Justin Rei (K2) - highly probable A"]   |
| QP9T7M-524   | During examination and comparison of the disputed material with specimen material, I observed the following: 7.1 There are strong similarities in terms of the specimen writing and signatures on the documents marked "K2a-d" and the questioned document marked "Q1". 7.2 The writing and signatures on the specimen documents marked "K1a-d" differ from the writing and signature on the Questioned document marked "Q1" in terms of construction and design.   |
| RK9YLQ-523   | The conclusions obtained are a result of application the methods of analysis for writing and signatures followed by the lab.  |
| TJR6KG-524   | The known signatures on K1c and K2c were each assumed to have been produced on a single page in one sitting. The purported signatures on the K2 specimens appear to be unstylized cursive handwriting. The signatures on K1 and Q1 were not comparable.   |
| U4V3LN-523   | CTS Test 17-523 gave instructions to treat all documents as originals. Given those instructions, limitations existed within the known documents. For Item 001 (the known writing of Chris Clark), the signature "Chris Clark" was written eighteen (18) times. There were also no non-request known signatures submitted from Chris Clark. For Item 002 (the known writing of Justin Rei), the signature "Chris Clark" was written eighteen (18) times, as well as one (1) repetition of the handwritten name "Chris" on Item 002, Page 4. There were two (2) full repetitions of the questioned application form (Item 003) in both Items 001 and 002 that included hand printing and numbers. The [Laboratory Document] states: "The exact quantity of supplemental pages of writing varies depending on the nature of the case. However, the following are suggestions: For signature cases, at least 15 – 25 repetitions of each questioned signature(s) should be collected on SEPARATE SHEETS OF PAPER. For checks or forms, at least 10 repetitions of each questioned check or form should be collected on similar, separate checks/forms. For extended writing, at least 3 repetitions of the extended writing should be collected." Although the handwriting of Chris Clark appeared to be freely and naturally written, I was led to a less than definitive opinion due to the limited amount of signatures, the manner in which those known signatures were collected, and the limited number of repetitions of the application material from Item 003. Although the sample size of the known writing of Justin Rei was limited, the presence of the combination of the individualizing writing characteristics led me to a definitive opinion. It is possible that more definitive opinions may be reached regarding the |



TABLE 3

| WebCode-Test | Additional Comments  |
|--------------|--|
|              | handwriting comparison with the submission of non-request known signature repetitions of "Chris Clark", as well as additional repetitions of the hand printing and numbers on the questioned document in Item 003 from Chris Clark or any other subjects of interest. Contact the [Laboratory] for assistance prior to the collection of additional known material. Images of the submitted items are being retained by the [Laboratory]. The opinion "probably not" means that the evidence contained in the handwriting pointed rather strongly against the questioned and known writings having been written by the same individual. However, it fell short of the "virtually certain" degree of confidence. The opinion "could not be identified to nor eliminated from" means the evidence contained in the handwriting had minimal significant similarities or significant differences and there were limiting factors. The opinion "identification" means the evidence contained in the handwriting was in agreement with the individualizing characteristics and there were no significant, inexplicable differences between the questioned and known writings; therefore, the writings were of common authorship. |
| U97HNL-524   | Comparison of respective material supra revealed to me the following that the writing in question has strong similarities on respect of elements of style and execution. Comparison of the respective material revealed significant similarities in respect of signature design letter construction and line sequence between the specimen signatures.   |
| VPB39V-523   | The signature on the questioned writing was quite different from the signatures of Chris Clark (K1a & K1b authorized signature and K1c). They are not comparable. It is not easy to conclude if Chris Clark (K1) was the writer of the questioned signature. However, if you use the samples in (K1a & K1b applicant information and K1d) to make comparison, you are able to prove that Chris Clark (K1) was not the writer of the questioned signature.  |
| XY9P76-523   | Hand printing and signatures of the K2 writer agree in every aspect of their characteristics and there are no differences of note. This supports the highest degree of certainty.  |
| YG87UE-524   | Clark: writes in print only. does not cross his letter Z. K's elbow curve does not touch initial vertical stroke. uses one stroke to cross the "S" in the dollar sign. Justine: whereas Justin writes in both print and cursive. letter "Z" crossed in the middle. letter "K" elbow curve touches initial vertical stroke with one initial stroke, only one variant observed. uses double stroke for dollar sign. signature: Clark-form based, no legible letters Justine-letter based, cursive in the QD.   |
| ZCLYL7-524   | Submission of the original documents and additional specimen writing from both specimen writers may be helpful in addressing some of the limitations of this examination. Additional handwriting specimens should include: non-request signature specimens from Chris Clark (S1), request and non-request hand printing from Chris Clark (S1) which reflects the questioned material, and request and non-request hand printing and cursive writing from Justin Rei (S2) which reflects the questioned material. This laboratory uses a nine-point opinion scale.  |
| ZF8JYM-524   | For the comparative technical analysis took into account the characteristics structural morphology and dynamics of the stroker that make up the authentic, and questioned graphs in terms of initiations and terminations of flexion and extension, spontaneity, tilt, proportionality, general settings, construction of letters and numbers, links, rhythm, swing and finish of the strokes.   |
| ZYGHYB-524   | 1)The questioned signature on 'Q1" cannot be identified or eliminated written by the writer "K1" because the questioned signature and specimen signatures have lack of corresponding characters for comparison (was different in structure). As such, the comparison of handwriting characteristics of the signature cannot be carry out. 2)The questioned signature on 'Q1" cannot be identified or eliminated written by the writer "K2" because the specimen signatures are simulated. The specimen signatures "K2a" and "K2b" were not his original signatures.  |

# Appendix: Data Sheet

Collaborative Testing Services ~ Forensic Testing Program  
**Test No. 17-523: Handwriting Examination**

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DATA MUST BE RECEIVED BY November 27, 2017 TO BE INCLUDED IN THE REPORT

Participant Code:

WebCode:

## Accreditation Release Statement

CTS submits external proficiency test data directly to ASCLD/LAB, ANAB, and A2LA. Please select one of the following statements to ensure your data is handled appropriately.

- This participant's data is intended for submission to ASCLD/LAB, ANAB, and/or A2LA. (Accreditation Release section on the last page must be completed and submitted.)
- This participant's data is **NOT** intended for submission to ASCLD/LAB, ANAB, or A2LA.

*For this test, you are not limited to conducting only on-screen comparisons and may employ any other method you wish. However, because of differences in printing technology, CTS cannot guarantee the quality of images you print from the DVD.*

### Scenario:

Chris Clark has been receiving notices of past due balances on a credit card account that he claims to have never opened. The credit card company has provided investigators with the original credit card application containing Mr. Clark's information. Dictated exemplars of the form, requested signatures, and course of business writing have been obtained from Mr. Clark, as well as his former roommate Justin Rei. Please examine the questioned credit card application to determine which, if either, of the individuals is the source of the handprinting and signature in the document.

***Please Note: The Handwriting Examination test is composed of photographic/digital reproductions of original handwriting. All items are to be treated as originals for the purposes of this test.***

### Items Submitted (Sample Pack HWD):

- Item K1a-b: Dictated exemplars for complainant, Chris Clark.
- Item K1c: Requested signatures for complainant, Chris Clark.
- Item K1d: Course of business writing for complainant, Chris Clark.
- Item K2a-b: Dictated exemplars for complainant's former roommate, Justin Rei.
- Item K2c: Requested signatures for complainant's former roommate, Justin Rei.
- Item K2d: Course of business writing for complainant's former roommate, Justin Rei.
- Item Q1: The handprinted and signed credit card application form.

**Please return all pages of this data sheet.**

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Participant Code:

WebCode:

**Examination Results**

Select your responses from the following list and insert the appropriate letters in the space provided in the tables. If the wording differs from the normal wording in your reports, adapt these conclusions as best as you can and use your preferred wording for your written conclusions.

- A. Was WRITTEN by
- B. Was PROBABLY WRITTEN by (some degree of identification)
- C. CANNOT be IDENTIFIED or ELIMINATED\*
- D. Was PROBABLY NOT WRITTEN by (some degree of elimination)
- E. Was NOT WRITTEN by

*\*Should the response "C" be used, please document the reason in the Additional Comments section of this data sheet.*

1.) Which, if either, of the known writers wrote the questioned writing (excluding the signature) on the application?

|                            | <b>Chris Clark (K1)</b> | <b>Justin Rei (K2)</b> |
|----------------------------|-------------------------|------------------------|
| <b>Q1 (CC Application)</b> |                         |                        |

(Using the provided response key, please enter a letter in each blank in the above chart.)

2.) Which, if either, of the known writers wrote the questioned signature on the application?

|                            | <b>Chris Clark (K1)</b> | <b>Justin Rei (K2)</b> |
|----------------------------|-------------------------|------------------------|
| <b>Q1 (CC Application)</b> |                         |                        |

(Using the provided response key, please enter a letter in each blank in the above chart.)

**Please return all pages of this data sheet.**

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Participant Code:

WebCode:

**3.) What would be the wording of the Conclusions in your report?**

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**4.) Additional Comments**

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**Return Instructions:** Data must be received via online data entry, fax (please include a cover sheet), or mail by *November 27, 2017* to be included in the report. Emailed data sheets are not accepted.

**QUESTIONS?**

TEL: +1-571-434-1925 (8 am - 4:30 pm EST)  
 EMAIL: [forensics@cts-interlab.com](mailto:forensics@cts-interlab.com)  
[www.ctsforensics.com](http://www.ctsforensics.com)

Participant Code:

ONLINE DATA ENTRY: [www.cts-portal.com](http://www.cts-portal.com)

FAX: +1-571-434-1937

MAIL: Collaborative Testing Services, Inc.  
 P.O. Box 650820  
 Sterling, VA 20165-0820 USA

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## Collaborative Testing Services ~ Forensic Testing Program

**RELEASE OF DATA TO ACCREDITATION BODIES**

The following Accreditation Releases will apply only to:

Participant Code:

WebCode:

for Test No. **17-523: Handwriting Examination**

This release page must be completed and received by **November 27, 2017** to have this participant's submitted data included in the reports forwarded to the respective Accreditation Bodies.

Have the laboratory's designated individual complete the following steps **only if your laboratory is accredited in this testing/calibration discipline** by one or more of the following Accreditation Bodies.

**Step 1: Provide the applicable Accreditation Certificate Number(s) for your laboratory**

ASCLD/LAB Certificate No. \_\_\_\_\_

ANAB Certificate No. \_\_\_\_\_

A2LA Certificate No. \_\_\_\_\_

**Step 2: Complete the Laboratory Identifying Information in its entirety**

Signature and Title \_\_\_\_\_

Laboratory Name \_\_\_\_\_

Location (City/State) \_\_\_\_\_

**Return Instructions****Accreditation Release**

*Please submit the completed Accreditation Release at the same time as your full data sheet. See Data Sheet Return Instructions on the previous page.*

*Questions? Contact us 8 am-4:30 pm EST  
Telephone: +1-571-434-1925  
email: forensics@cts-interlab.com*

**Please return all pages of this data sheet.**

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