

V. R. Truman,¹ B.A.

Second Endorsements Deserve a Second Look

REFERENCE: Truman, V. R., "Second Endorsements Deserve a Second Look," *Journal of Forensic Sciences*, JFSCA, Vol. 25, No. 4, Oct. 1980, pp. 834-838.

ABSTRACT: Although second endorsements on forged checks and money orders are common document examination problems, the question of simulation (or other forgery) of such signatures is not common. Presented are several handwriting cases in which certain questioned second endorsements would appear routinely identifiable. However, upon closer examination, the evidence supports a qualified opinion.

KEY WORDS: questioned documents, endorsements, handwriting

Disputed signatures are certainly the most common questioned document problem. At times, signature problems can be not only the most difficult to resolve but also the bone of contention among document examiners. Forged checks,² more than any other type of evidence, compose the greatest portion of many document examiners' case loads, particularly those examiners employed by law enforcement agencies. In many forged check examinations, not only will the payee's signature (usually the first endorsement) be in question, but there may also be a second endorsement whose author is to be determined. An obvious suspect in a forgery case is, naturally, the second endorser. It is usually he (or she) who also negotiates the check.

Most second endorsement comparisons are considered routine and present no difficulty in identification. The writer usually makes no attempt to avoid detection or identification by trying to disguise his normal signature. After all, successful negotiation of the check may depend on the second endorsement closely resembling the bearer's signature. Many times such signatures are not even in question because they have been admitted by the writer, are "obvious," or otherwise not at issue.

Because there may be a tendency to take second endorsement signatures for granted as being routine examinations or "layovers," the document examiner should exercise caution, as in any signature comparison, and take a second look. Presented here are second endorsement problems from actual case examinations that may not be typical but are illustrative of cases deserving a second look.

Figures 1 and 2 are examples of second endorsement comparisons often encountered in forgery cases. In both examples, the individuals were identified as writing their own names and as forging the check payee's name. There are slight variances (indicated by outlined arrows) between the questioned and specimen "Esparza" signatures (Fig. 1). These, however, do not negate identification in view of the more significant and unusual habits of the writer

Presented at the 32nd Annual Meeting of the American Academy of Forensic Sciences, New Orleans, La., Feb. 1980. Received for publication 5 March 1980; accepted for publication 28 April 1980.

¹Document examiner, Crime Laboratory, U.S. Postal Service, Western Region, San Bruno, Calif.

²The word "check" is used to include any negotiable instrument, whether check, money order, note, or other document.

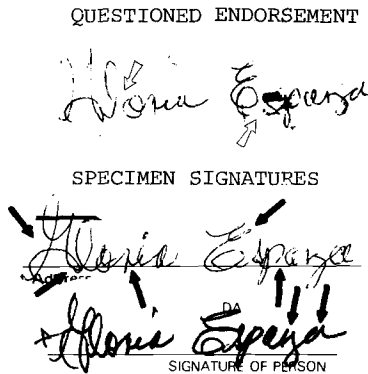


FIG. 1—A typical second endorsement comparison. Outlined arrows indicate minor variations; solid arrows point out identifying writing habits.

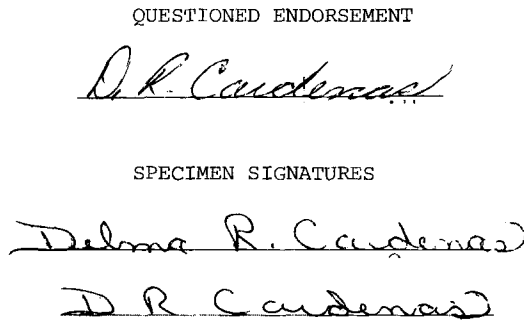


FIG. 2—A common second endorsement problem; the subject changes the slant of the writing and chooses alternate capital letter formations.

(solid arrows). The “Cardenas” signatures in Fig. 2 display features that are common in second endorsement problems: the writer changes slant and chooses alternate capital letter formations. Because these variations are neither unusual nor unexpected, and the significant writing habits are the same, the writer is positively identified.

On occasion, an examiner may face a rather rare signature problem, especially for a second endorsement. In this instance, part of the signature is smoothly written in a normal manner by the subject. The rest of the endorsement, however, is awkwardly executed and suggests another writer may be involved (Fig. 3). In this case, the investigator requesting the examination told the document examiner that the suspect admitted writing both the first and second endorsements. Examination resulted in the subject being identified with the first endorsement but with writing only part of his own name as the second endorsement. The letters “awkins” of the last name are very slowly written and are retouched in places. While simulation (copying the signature of another) is possible, these latter letters do not really resemble the way the subject writes his own name. From the evidence, the examiner concluded that for some reason Mr. Hawkins was interrupted when second-endorsing the check, and his name was apparently finished by someone else. Since the check in question was negotiated at a liquor store, perhaps the individual passed out before completing his name!

The illustration in Fig. 4 is similar in nature to Fig. 3. Again, the second endorsement begins in a freely written manner and ends with some questionable letter formations. But

this time, the terminal writing, although awkward, is not inconsistent with the habits of the suspected writer.

Figures 5 through 7 represent cases wherein the second endorser conceivably could be identified, especially at first glance or casual examination. There are, however, certain features in the writings that should admonish the document examiner to proceed with caution. In each case, the check in question was deposited in the bank account of the second endorser. Both individuals in the first two cases denied any knowledge of the bank transaction and their alleged signatures. The second endorser in the third case (Fig. 7), though, freely admitted the signature as her own.

In Fig. 5, the payee's name was forged by an unidentified writer, signing the money order over to the second endorser. Examination of both request and course-of-business exemplars failed to positively identify the suspect as writing his own name. The possibility of simulation was considered, but at least two factors negated that as being unlikely: first, the questioned endorsement is too freely written and second, certain writing habits are too obvious to have been overlooked by a forger. While the examiner in this case thinks the in-

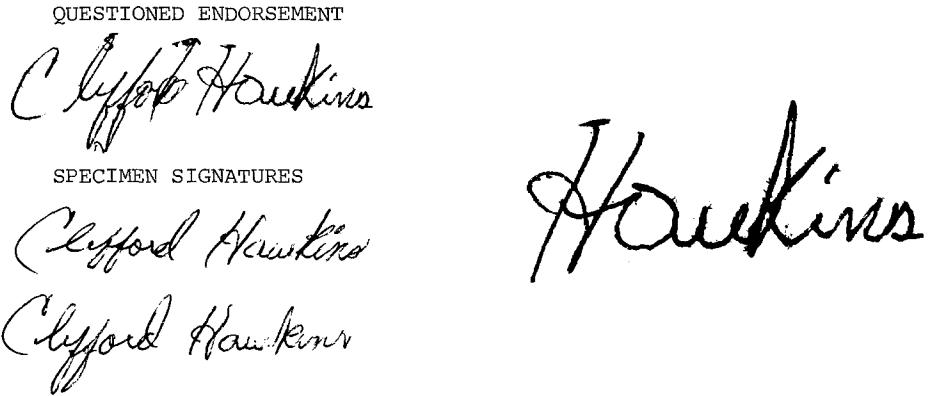


FIG. 3—(left) *The subject in this case started to write his own name but was interrupted. It appears the endorsement was finished by someone else.* (right) *Enlargement of last name illustrating the slow and awkwardly written letters awkins.*

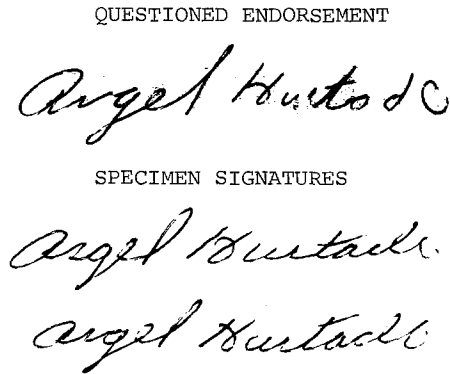
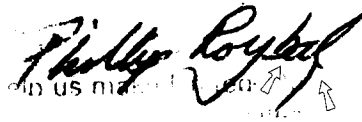
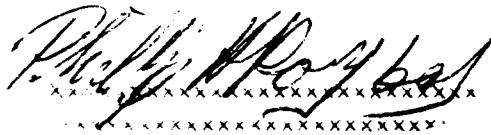


FIG. 4—*Unfamiliarity with the last name could account for some of the awkward hesitation displayed in the questioned signature. To negotiate this check, the subject (whose first name is Angel) assumed the surname of the payee.*

QUESTIONED ENDORSEMENT

A handwritten signature in cursive that reads "Phillip Loyd". The signature is written over a faint background of a document. Two small arrows point to specific features of the signature: one points to the top of the 'y' and the other points to the bottom of the 'd'.

REQUEST SIGNATURE

A handwritten signature in cursive that reads "Phillip Loyd". The signature is written on a line of a document with a row of 'x' marks below it.

COURSE-OF-BUSINESS SIGNATURE

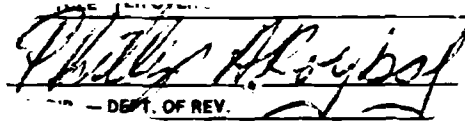
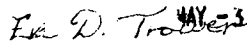
A handwritten signature in cursive that reads "Phillip Loyd". The signature is written on a line of a document with the text "DEPT. OF REV." visible below it.

FIG. 5—Unexplained differences between the questioned and known signatures preclude identification. Is the freely written endorsement a capable variation of the writer?

QUESTIONED ENDORSEMENT

A handwritten signature in cursive that reads "Eva D. Trower". The signature is written over a faint background of a document.

SPECIMEN SIGNATURES

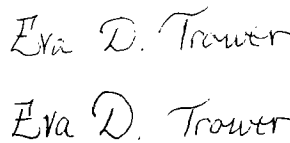
Two handwritten signatures in cursive that read "Eva D. Trower". The signatures are written on a line of a document.

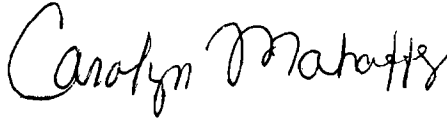
FIG. 6—A second endorsement displaying some evidence of simulation.

dividual is responsible for the second endorsement, he does not believe the handwriting evidence warrants identification. It would appear that the endorsement is very likely a capable variation of the writer, too far removed from any collected or requested signatures, to be identified.

In Fig. 6, there is probably more evidence that the disputed signature is a good simulation than a far-removed variation of the writer.

In the case demonstrated in Fig. 7, the first endorsement was written by a suspect other than the second endorser. As previously mentioned, the second individual claimed to have written her own name as the second endorsement. Examination of this signature, however, could not establish positive identification. While there is certainly some agreement with the specimen signatures, the speed of writing and other features characteristic of simulation preclude identification.

QUESTIONED ENDORSEMENT

A handwritten signature in cursive that reads "Carolyn Mahaffy". The signature is written in black ink on a white background.

SPECIMEN SIGNATURES

A handwritten signature in cursive that reads "Carolyn Mahaffy". This signature is smoother and more fluid than the questioned one above it.A second handwritten signature in cursive that reads "Carolyn Mahaffy". This signature is also smoother and more fluid than the questioned one.

FIG. 7—The second endorser "admitted" writing her own name, yet the evidence strongly suggests the questioned signature is a simulation.

Conclusion

Every forensic scientist has undoubtedly returned to a case examination, only to see it from a new, perhaps resolving, perspective. Ideally, every examination is performed in a thorough, innovative, objective manner, leaving no chance for error. With present case loads and other factors, however, this is not always possible. Nevertheless, in signature problems, particularly those "routine" second endorsement comparisons, the document examiner is well advised to take a second look.

Address requests for reprints or additional information to
Verle R. Truman
Crime Laboratory
U.S. Postal Service, Western Region
San Bruno, Calif. 94098