

**REPORT 970236S.**

On 29th November, 1997 I received by Document Exchange from Dibb Lupton Alsop, Solicitors of Liverpool the following Items:-

Item A. Merseyside Building Society Legal Charge dated 1979.

Item B. Merseyside Building Society Legal Charge dated 31st July, 1980.

I have examined these.

**Instructions.**

I have been asked by Mrs Dickson to examine and compare these Items and express an opinion as to the likelihood of Items A and B having been signed by Mrs Dickson.

**Assumptions.**

I have taken the signatures on Items 2a, 3, 4, 5 and 6 to be admitted, control signatures of Mrs Anne Dickson.

**Observations.**

The Legal Charge Item A bears a signature which is not unlike the control signatures of Mrs Dickson in both overall appearance and in detail save that, unlike the control signatures which post date this Item, it is signed "Ann" and has a legible "son".

I examined this Item using specialised techniques for evidence of additional pen lifts normally associated with freehand copying and additional pencil lines, ink lines or indentations associated with traced copying but found none.

I did however find that after the typed entry "thereon" the words "TO HOLD" had been obliterated with correcting fluid.

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The Legal Charge Item B bears a signature "Ann Dickson" which is not unlike the control signatures of Mrs Dickson in both overall appearance and in detail save that, unlike the control signatures which post date this Item, it is signed "Ann" and has a legible "son".

I examined this Item using specialised techniques for evidence of additional pen lofts normally associated with freehand copying and additional pencil lines, ink lines or indentations associated with traced copying.

There is some hesitation in the connection of the "k" to the "s" and from the "o" to the "n". There are also many additional ink dots throughout the signature and a faint additional line following the "son". There is some evidence that the pen may not have been working correctly and this could account for the dots and the additional line although copying could also be the explanation.

I also found when examining the document using E.S.D.A. (electrostatic detection apparatus) faint impressions of a surname "Dicksion" in this area.

**Conclusions.**

It is usual for many scientifically trained document examiners to express the results of their examination and comparison of signatures on a scale such as that below in decreasing order of genuineness:-

- 1) Signature is genuine
- 2) Strong evidence that signature is genuine
- 3) Some evidence that signature is genuine.
- 4) Inconclusive.
- 5) Some evidence that signature is not genuine.
- 6) Strong evidence that signature is not genuine
- 7) Signature is not genuine

Using this scale as reference I reached the following conclusions:-

1. My findings as to genuineness of the signature on The Legal Charge Item A are inconclusive.

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On the one hand none of the current signatures are spelled as "Ann" or with a legible "son" in "Dickson". On the other hand the resemblances are unlikely to have occurred by chance, I found no evidence of traced or freehand copying and I cannot rule out the possibility that Mrs Dickson signed in this manner at that time.

2. That there is some evidence that the signature "Ann Dickson" on Item B is not genuine. While, as for Item A, I cannot exclude the possibility that Mrs Dickson signed in this general manner at that time and some of the differences may be accounted for by a faulty pen, this does not account for the additional hesitation and for the impressions of a different, incorrect, signature.

Summary.

While I cannot rule out the possibility that the signature on Item A is a good copy I observed nothing wrong with the document apart from the apparently incorrect spelling of the signature and an uninitialled corrected entry.

The features observed in the region of the signature on Item B lead me to doubt that this signature is authentic.



M. Ansell

2nd December, 1997