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Protect Your Important Documents from Fraud©



The document examiner needs adequate handwriting samples for comparison.

If your will or signature are questioned, the examiner needs to compare your genuine handwriting to the questioned writing. Often, elderly people allow others to pay their bills for them, or worse yet, sign on their behalf. The examiner is left without genuine handwriting for comparison. Even if you need help with check writing, NEVER let another person sign for you, even your spouse.

Page Substitution

Savvy forgers know to leave the signature page intact, and instead will resort to page substitution, inserting a new page with different wording, terms, bequests, etc. With that in mind, Ann recommends that you:

WILLS & TRUSTS

1. Sign and date every page of your will and your trust, to avoid page substitution.
2. Choose witnesses at least 10 yrs younger than you are, with a profession or address that's traceable. Attach their contact information (phone, email, etc.) to your will. Often witnesses cannot be located.
3. Update your records every 5 years OR immediately if there is a change to your handwriting. If you're an attorney reading this, send your clients an "update your signature" cards annually. Not only is it a thoughtful way to stay in touch with clients, you'll be alerted to any changes or irregularities, and can immediately arrangement to meet with them in person.
4. When making a change to your will, do more than initial it. Write "changed" or "amended" on the page and date it. This provides the examiner with another sample of dated, genuine writing. The best course may be to retype the entire page, and then write "amended", date and sign it. This makes it clear that it was your intent to create this change, and not have someone challenge a handwritten change as forged.
5. To safeguard against page substitutions, ask your attorney to utilize a "code" in your will. For example - the second time the word "the" appears on the page, the "th" will be transposed. It will go unnoticed by most people. A page without this code will be instantly exposed.
6. Don't employ a different "formal" signature for documents you deem "important" - will, real estate, etc. Men in particular have a tendency to adopt a formal and an informal signature. This leaves your examiner with few, if any samples for comparison to the "formal" signature. Sign as you normally would at your normal speed.
7. Sign all your own checks – whether personal or business.

8. Use a ballpoint pen, not a gel pen, not a felt tip. If physical conditions – Parkinson’s, arthritis, etc. make it necessary for you to utilize a felt tip pen for convenience, check to make sure that it’s permanent ink.

Most Importantly



9. Do not sign anything you have not read and fully understand, regardless of who presents it to you. It is your right to say no. It is your right to have an attorney review everything, even a simple IOU. If you feel “pressured”, trust your intuition. Say no.

A right is not what someone gives you; it’s what no one can take from you.

Ramsey Clark, U.S. Attorney General