

## J21 The Creation of Forged Promissory Notes Using the Signature Which Was for Different Purposes: A Case Report

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**Learning Overview:** After attending this presentation, attendees will have seen an interesting example of one of the forgeries in the field of forensic document examination.

**Impact on the Forensic Science Community:** This presentation will impact the forensic science community by creating an example that will raise awareness in the field of forensic document examination.

In recent years, frauds have been frequently encountered by printing promissory notes on the upper side of a signature that was written for a different purpose and unjustly charging the person. In a case given by the court to experts, a forged promissory note was arranged to use the space on the right side of the signature for other purposes. Therefore, the case was found interesting and useful for presentation and discussion.

At first glance, the localization of the signature in the document subject to review is remarkably close to the left edge. In addition, when the signature is compared to the other signatures of the person, it is seen that the signature is left-leaning. In the examination, it was found that the top and bottom edges of the document were 20.5cm and the right and left edges were 9.6cm. When the top and right sides of the document were examined under a stereomicroscope, it was found that the images were compatible with each other and the signs of wear were relatively high. In addition, when the bottom and left sides of the document were examined under a stereomicroscope, it was found that the images were compatible with each other and the signs of wear were relatively low.

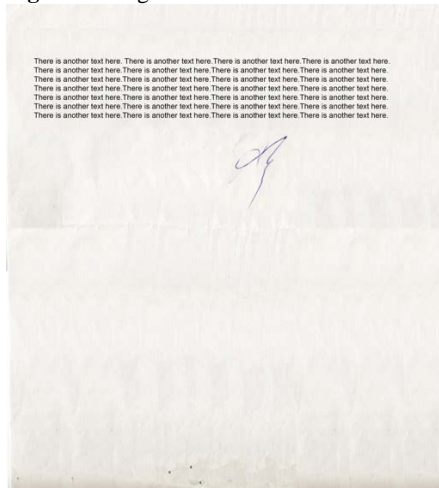
**Findings:** It was seen that there was text on the upper side of a paper whose size cannot be determined at present, and the lower right side of this text is signed as approving the text (Figure-1a). Then the text was turned 90 degrees to the left (Figure-1b) and the paper was cut between the signature and the text. The paper was cut again by the bottom of the signature (Figure-1c), a blank signed paper (Figure-1d) was added to the space at the top of the existing text, and, as a result, the document was made available. (Figure-1e).

In the Turkish legal system, a document must contain certain elements in order to create a promissory note; however, there is no standard regarding the size, color, and printing format of the promissory note. Therefore, in cases where there are elements such as the date of arrangement, the due date, and the amount of money, all types of papers and sizes will be valid. In this way, a forged promissory note can be produced by using a signature on blank paper that was written for other purposes. If there is too much space between the text that is located on top and the signature, between the signature and the bottom of the paper, or on the sides as in this case, the paper can be cut from the top, bottom, or sides, and a forged promissory note can be printed on the rest of the blank.

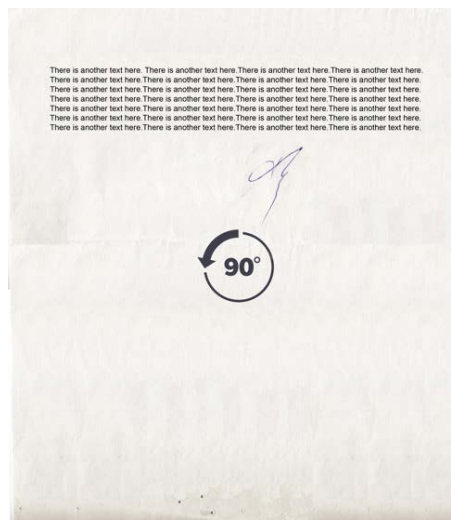
As in the case presented, the person who qualifies as a debtor in such a situation can state that he/she did not sign such a bill and declare an objection to the signature. When the expert's examination, commissioned by the court, naturally states that the signature belongs to him/her, a complex situation arises. Therefore, the court and the experts in counterfeiting should be careful and focus on not only the objection to the signature.

In particular, all documents that are not printed or printed with computer printer output, electric typewriter, typewriter, or handwritten should also be examined in terms of the cut edges of the printed paper, the layout format of the promissory note, text, line ranges, and whether toner waste in laser printer output is above wet-signature lines.

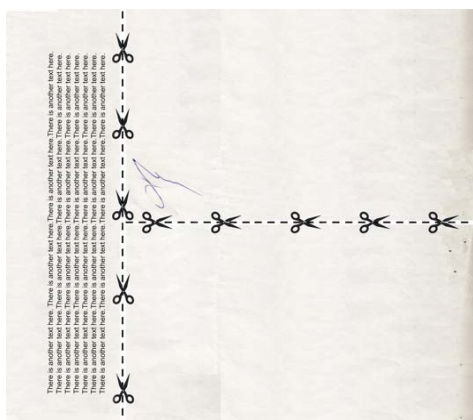
**Figure-1:** Stages of creation of a counterfeit document



**Figure-1a:** The text above is signed by the person



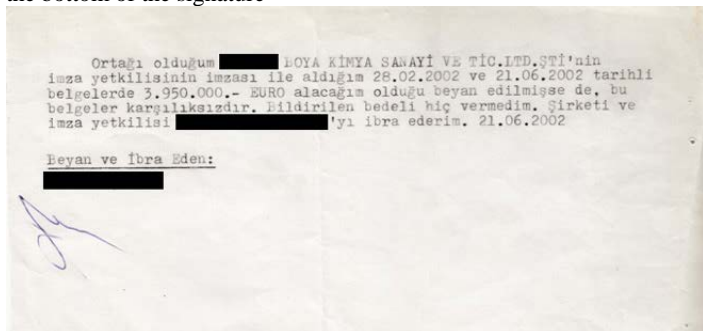
**Figure-1b:** The paper is turned 90 degrees to the left



**Figure-1c:** The paper is cut between the text and the signature and at the bottom of the signature



**Figure-1d:** Obtaining a signed blank paper



**Figure-1e:** The top of the signed blank paper is filled, and the document is finalized

**Forensic Document Examination, Counterfeit, Creating Forged Promissory Note**