



We use our logo above to fill in blanks in our template to prevent alterations of this document.

FRAUD/FORGERY DETECTION CONTRACTUAL AGREEMENT
&

FORENSIC DOCUMENTS EXAMINATION
SIGNATURE FORGERY ANALYSIS



AFFIDAVIT REPORT

THIS IS A WATERMARKED LEGAL DOCUMENT. DO NOT ALTER. BECAUSE OUR DOCUMENTS ARE EXTENSIVE, WE USE ICONS AS LOCATION MARKERS.



ABOUT THE ANALYST

I, Signature Analyst Amberly Williams, Ph.D,
am well over 18 years of age.

I hereby affirm:

MY BACKGROUND

I am a Doctor of Business Administration with a Specialization in Public Administration and many years' government contracted consulting. My Master's Degree is in Rehabilitation Counseling, Bachelor's in Social Science, Associates in General Studies with English Emphasis. In 2006, I founded a private Vocational Rehabilitation Firm, The Job Lady, Inc., serving the State of Oregon Department of Human Services Office of Vocational Rehabilitation and their clients. I added contracts with the U.S. Social Security Administration, the U.S. Department of Veterans Affairs Vocational Rehabilitation & Education Division, and the Oregon Commission for the Blind. In terms of legal settings, I became a Social Security Administration Contracted Vocational Expert Witness in 2010, a non-attorney Social Security Disability Representative in 2011, a private Vocational Expert in 2017, and began *pro se* self-representing in 2023. I began serving as a Legal Document Preparer, Legal Assistant, and formal Simulated Private Investigator in 2026. I began performing the overlay process Elohim Williams uses to conduct signature and fingerprint analyses in 2008. Our Document and Fingerprint Examination Services also include Art Authentication. I engage in ongoing continuing education as time permits. My Redacted Ph.D. transcript:



Northcentral University

ACADEMIC TRANSCRIPT

University ID: 3808638758

Name: Ruck, Amberly M

Address:

US

Conferred Degree:		Transfer Credits	Earned Credits	Program Credits	GPA
05/26/2015 PHD-BA-Public Administration		0	65	65	3.84

Date	Course Title	Number	Credits	Grade	Points
11/01/2010	Advanced Scholarly Writing	BTM7001	3	A	12.00
11/01/2010	Ethics in Business	MGT7019	3	A-	10.98
01/31/2011	Doctoral Comprehensive Strategic Knowledge Studies	SKS7000	3	B	9.00
01/31/2011	Business Statistics	STAT8028	3	A	12.00
05/02/2011	Public Administration	PUB7000	3	A	12.00
08/01/2011	Research Topic, Problem, Purpose and Questions	BTM7701	3	A	12.00
10/31/2011	Administrative Law	PUB7002-8	3	A	12.00
01/02/2012	Advanced Business Statistics Course	BTM7070-8	3	A-	10.98
02/27/2012	Research Design	BTM8103-8	3	A	12.00
03/05/2012	Urban Politics	PUB7003-8	3	A-	10.98
05/07/2012	Urban and Regional Planning	PUB7004-8	3	A	12.00
05/07/2012	Qualitative Research Design	BTM8108-8	3	A	12.00
07/09/2012	Public Budgeting and Finance	PUB7005-8	3	A	12.00
09/10/2012	Quantitative Research Design	BTM8106-8	3	A	12.00
10/29/2012	Planning Dissertation Research in Business	BTM8109-8	3	A-	10.98
12/31/2012	Doctoral Comprehensive Examination-Business	CMP9500B	3	S	0.00
04/01/2013	Doctoral Dissertation – Ph.D.	DIS9501B	3	S	0.00
06/24/2013	Doctoral Dissertation – Ph.D.	DIS9502B	3	S	0.00
11/18/2013	Doctoral Dissertation – Ph.D.	DIS9503B	3	S	0.00
02/10/2014	Doctoral Dissertation – Ph.D.	DIS9504B	3	S	0.00
05/05/2014	Doctoral Dissertation – Ph.D.	DIS9505B	1	S	0.00
07/28/2014	Doctoral Dissertation – Ph.D.	DIS9506B	1	S	0.00
10/20/2014	Doctoral Dissertation – Ph.D.	DIS9507B	1	S	0.00
01/12/2015	Doctoral Dissertation – Ph.D.	DIS9508B	1	S	0.00
04/06/2015	Doctoral Dissertation – Ph.D.	DIS9509B	1	S	0.00

Total Institutional:	Attempted Credits	GPA Credits	CGPA
	65	45	3.84

***** End of Transcript *****

Transcript Printed Date 5/22/2015 12:08:01 PM

A fresh certificate:



My resume is available at the Jurispro Expert Witness Directory under Amber Williams. The link is contained in my signature block below.



PROCESS & ACCURACY

There are various types of FORENSIC analysis processes, including Electrostatic Detection Apparatus (ESDA), Gas & Thin-Layer Microspectrophotometry (infrared, ultraviolet) & stereomicroscopic (three-dimensional) analysis, statistical, Computer Assisted Handwriting Examination (CAHE), Artificial Intelligence, & Machine Learning and Digital methods. Our process yields 95% greater accuracy than other processes, reduces subjectiveness (IGI Global, 2026), and passes the scientific graphology test necessary to draw forensic conclusions. We place one signature, writing, or document on top & overlaid the other, allowing for juxtapose comparison. We analyze pen strokes, stylus, starts, stops, corrections, deletions, erasures, alterations, obliterations, consistency, curves, flourishes, flow, slant/tilt, hook, style, lifts, lines, loops, alignment, spacing, the linking of letters, pencil/pen pressure, tremors/shakiness, smudging, dips, diacritic marks (i-dots, t-crosses), jots, size, & scale, examine documents (paper) for folds, creases, spots, stains, discoloration, & copy lines, detect the use of and differences in writing implements, integrate analysis of ink and paper, visual, comparative, mathematical, and statistical methods.

PURPOSE

To detect forgeries, alterations, copyright violations, & related crimes. It is not a crime to copy signatures, art, documents, or other materials for the purpose of forensic analysis.



WILL OUR PROCESS HOLD UP IN COURT?

Yes. Our Affidavits are internationally accepted certified court-ready legal documents. Judges take them seriously. We adhere to ASTM E2290 and SWGDOC document classification and analysis guidelines.



SUCCESS RATE

We have not made any known errors in our signature analyses to date. We have never had a non-forging Signature Analysis Client tell us they lost their case. We do not disclose the proprietary Signature Analysis process, nor our numbers of clients nor cases. Within the legal and vocational realms, our award / win rate is 90%.

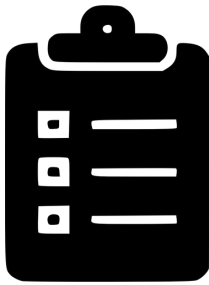
HIPAA & CONFIDENTIALITY

We adhere to HIPAA privacy standards. Unauthorized use of this document violates privacy & HIPAA laws & will be prosecuted. Exception: We may use indistinguishable clips of signatures from your analyses inside future Affidavits and at our advertising forums as example screenshots so long as they do not reveal or suggest the signature's owner. We understand your desire to protect your personal privacy information; however, signature analysis is *forensic*. We may need to share Client documents and information and involve law enforcement and other parties. In addition to Document Examination / Signature Analysis, we are also simulated private investigators. We may shadow-examine or follow parties if needed, including yourself if we suspect you. Because we initially suspect all parties of fraud in order to achieve an unbiased assessment, we may not tell you if we share your documents with others or if we take any other action.

ABUSE

If any party reports any type of abuse or if we suspect abuse, we are required to report abuse to the police, Senior & Disabled Services, or the Department of Human Services. We are mandatory reporters. If we find forgery or fraud beyond a familial matter, we may contact law enforcement. In such an event, I may provide information contained in my report, the contact information of parties, & any other requested information to law enforcement for investigation. Law enforcement is excluded from our confidentiality & HIPAA requirements when fraud is suspected. Other parties are excluded from our confidentiality & HIPAA requirements if we find you yourself as the forger or fraudulent party or if any significant fraud is detected at our discretion. Although we do our best to allow parties to save face & repent when appropriate, we

will report matters of significant fraud to law enforcement. We may not consult with you prior to contacting law enforcement or other involved parties. By agreeing to this contract, you agree to allow us to contact any person named in the documents you provide us for the analysis for any reason. You agree to allow us to contact anyone we deem appropriate.



WHAT ELOHIM EXPERTS REQUESTS OR REQUESTED FOR THE ANALYSIS

Please provide all of the documentation you have available, especially, all signatures or art related to the concern AND as much of the below as is available. We prefer to receive original documents whenever time permits; however, if you send original documents rather than emailing scans, copies, or photos, we may add scanning costs as an additional charge.

A copy of the document(s) and signatures in question and all handwriting and signatures you believe may have been forged. Sometimes

5 true signatures of the person against whom the fraud or forgery may have been committed or whose signature you &/or they believe was forged. These should be pre-existing documents from around the same timeframe as the date of the documents and signatures in question and should contain the offended individual's true signature & their ID signatures (Driver's License) whenever possible. If pre-existing documents &/or IDs with true signatures are not available, please ask the person whose signature may have been forged to sign their signatures on a piece of paper & then take pictures of his or her signatures using your phone's camera & email the images to amberlywilliams2028@gmail.com. Please ask them to sign quickly (without hesitation) as if they were signing a check to send in the mail because we can identify hesitation in our analysis, & hesitation may be evidence of fraud. If pre-existing signed documents other than the potentially fraudulent signature(s) are not available, please ask the "defrauded" individual (victim) to sign their signature on a piece of paper & take a photo of their signature using your phone.

A copy of the Clients' driver's licenses.

Email signatures documents and signatures to Dr. Williams at amberlywilliams2028@gmail.com. If you have more than one signature or if you sign in two or more different ways, please send us copies of ALL of your varying signatures.

ORIGINALITY OF DOCUMENTS

Please let us know where, when, and how you obtained copies of each document in question. Give us the story behind the forgery. If you fail to answer this question, it will be omitted from the analysis.

ELECTRONIC SIGNATURES

If the signature(s) in question included electronic signature(s) or initials, whether created using a stylus pen or other writing implement, please ask the offended individual to write signatures in their usual manner like as when they sign using a stylus, & if *initials* are in question, ask the person to sign their initials several times on a piece of paper, take a photo of the new signatures and the newly signed initials using your phone, and email images to

amberlywilliams2028@gmail.com. Please warn against hesitation. Even though we do not require your signature on our contract, sending us the requesting documents & paying our retainer fee constitutes agreement to proceed.

ABOUT SIGNATURE STYLES

Signature styles may vary significantly even amongst individuals. Many people have a formal, carefully cursive signature, a quick or hurried signature, variations of the same, & initials & variations of initials, and change the appearance of their signature at sundry times. We request signature variations if needed. We suggest every individual *change the appearance* of their signature annually & document the changes (signature change & year) in a ledger as protection (proof / evidence) against forgery / identity theft.



COPYRIGHTS OF DOCUMENTS OUR CLIENTS SEND US

If any of the documents, materials, or things you send us are protected by copyright, we presume you & each original document owner have given us permission to override the copyright for legal purposes or that you have obtained permission from the owner for us to override the copyright. If there is any inadvertent copyright violation, You, instead of us, will be held liable for the violation. Please let us know if permission to override the copyright has not been granted. We may seek permission from the owner at additional cost. Even if documents are not protected by copyright, please ensure permissions in as much as possible to avoid liability.

DISCLAIMER, GUILT, & IMPARTIALITY

We do not presume guilt of anyone. We do not take anyone's word on anything. Every signature on the documents provided are suspect until we determine otherwise. Doing so yields an unbiased analysis & protects us from liability. Final Court Decisions are up to the Judges. Even though our Client(s) must cover the cost of our Analyses, we affirm we operate impartially, without bias.

To maintain impartiality, we do not take anyone's word on anything. We suspect EVERYONE until we draw conclusions. Doing so yields an unbiased analysis & protects us from liability. Although we are confident in our accuracy, any process interpretation is vulnerable to error. Although our analyses allow us to formulate opinions & draw conclusions, we require allowance for error. We do not reimburse nor accept any financial responsibility in event of error. A second opinion is always recommended & wise. Client agrees not to hold us responsible for any

financial losses as result of *any error on our part*.

Every Signature/Handwriting/Document/Art Analyst should have a Disclaimer no matter how small their print. Ours is overt:

Although we are confident in our accuracy, any process & interpretation is vulnerable to error. Although our analyses may allow us to formulate opinions & draw conclusions, we do require allowance for error. We do not reimburse nor do we accept any financial responsibility in the event of error for any reason. A second opinion is always recommended & wise. Agreement to patronize our services as evidenced by our receipt of your documents and your payment made to us constitutes acceptance of the terms outlined herein.

Because we are FORENSIC Analysts and because there are two sides in a fraud/forgery and in any lawsuit or legal matter, we recommend both sides acquire a signature analysis so that both sides are fully represented. In this way, whereas, we conduct an analysis based on the documents our client provides, we welcome the opposing party to submit documents for analysis as well. Whereas, we draw conclusions from our analysis based on the documents, signatures, and notaries our client provides, we recognize we may err due to lack of evidence from all parties. We sometimes recommend our clients call the police when we conclude forgery or fraud; however, we are not the final decision-makers. We defer to law enforcement and the honorable Courts and Judges to make final decisions because we understand that without full and complete evidence, there is the possibility of error and omission. We do not side with anyone, nor do we oppose anyone unless they defraud us, and our Affidavits are never final in that they are subject to change with new evidence so that if an opposing party would like to provide evidence of any kind, whether contrary to our results or otherwise, we graciously receive it for analysis, although we do charge a fee for that service. In this way, we recommend police or the court subpoena the driver's license or state identification card and other signatures of those we suspect so that we will have more complete evidence. Although we draw conclusions, our conclusions are subject to change with new evidence.

After I submit our legal Affidavit Report to you, please review it for accuracy of your statements and our understanding of the case & **let us know if you would like a second opinion from a separate, unbiased Analyst.**



WARNING

Because our occupation involves working with or opposing people who commit fraud or forgery, we have to protect ourselves from fraud and forgery as well. Because of this, we warn you, as we warn all of our customers, that if you defraud us, we will sue you. By the term *defraud*, we mean that if you dispute a payment you made to us, whether directly or through another person or entity, if you dispute a payment you made to us after you have forwarded your document to us or if you dispute a payment you made to us during or after we provided you with any service or provided you with a copy of our Signature Analysis Affidavit, we will regard you as a fraud, place you on our black-list, expose you publicly at our websites and marketing forums including YouTube and Facebook and at your Facebook and other forums. We will contact your employer and references and anyone else we desire and let them know you committed fraud against us. By forwarding us your documents for Signature Analysis or by making payment, you agree to these terms. If you defraud us, Client confidentiality is no longer in force. As a standard practice, we

record email AND ALL communications into our Affidavit Reports as evidence. We record our telephone conversations with you and others to whom we speak in the context of this Analysis. If you defraud us, we reserve the right to share your Affidavit Report with anyone we desire.

REQUIRED CUSTOMER SATISFACTION SURVEY

By agreeing to this contract, you agree to take a Customer Satisfaction Survey.



OUR FEES

Our costs are as stated at Jurispro:

https://www.jurispro.com/search?search=amber+williams&_token=oSKFAJH5z4mZSgdnMpfen5HFzGO15QTK1dWU4ID

We may change our costs from time to time. Sometimes a second pair of eyes in the form of a second opinion is necessary in order to achieve complete results, and sometimes more than 10 signatures or overlays is necessary to complete an analysis.

For ART Forgery, we charge a flat fee of \$4500 per piece and, if we fly to you, travel & per diem.

After you pay us any fee for any service, we do not reimburse for any reason. By paying and by emailing us your documents, you agree to these terms even though this document does not require signatures. Once we receive documents and payment from the Client, we conduct the analysis and provide the Client with a court-ready certified Affidavit Report showing the signature comparisons and describing our findings & conclusion.

NOTARY PUBLIC

Notary public is not standard with our Affidavit Reports because the Courts accept our Affidavits without Notary Public. We apply Notary Public at additional cost.

COURT FEES

Dr. Williams is willing to attend Court hearings to undergo examination and cross-examination at additional cost. Other ELOHIM WILLIAMS staff do not attend court. They are examiners and analysts rather than legal professionals.

EDITS

After we have submitted our completed Affidavit Report to you, we may make impartial edits to your Affidavit at our current hourly rate. If you return to us after any significant timeframe has passed requesting further services, we will request a new retainer amount and/or operate at our current hourly rate.

RETAINER

For document examination or handwriting signature analysis, we require the full amount up front. Although we may show you portions of our work before the Affidavit Report is complete, we will not release the full completed document until the analysis is paid in full as explained below. Additional costs and retainers as needed. Our cost stated at Jurispro allows for 10 signatures or 10 overlays. If we find a need for additional signatures or overlays, we will require a new retainer amount. You agree to this stipulation.



LAW ENFORCEMENT & RELATED SERVICE

A signature analysis is not complete until all pertaining signatures have been analyzed. Like any signature analyst, we may, based on our analysis, find it necessary to involve law enforcement, including contacting the sheriff, police, FBI, Department of Human Services, or other parties. We charge our hourly rate if we become involved with outside contacts based on our findings. By agreeing to this contract, *you agree to pay our hourly rate for such contacts.*

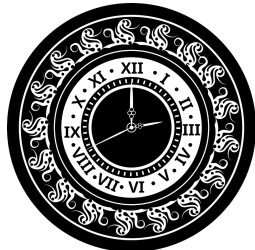


PAYMENT METHODS

Zelle: dr.amberly.ruck@gmail.com **Cash App:** \$compassioncookies

Debit/Visa/MC/Discover Invoicing (Square or PayPal) or over the phone.

We do not reimburse for any reason.



TIMEFRAME

Please allow 10 days from the time we receive payment to receive your Affidavit Report. If you need it sooner, we charge a \$100.00 rush fee. If you delay us for any reason, we may exceed the 10-day timeframe without consequence. **You agree not to sue us ever, for any reason.**

AGREEMENT

Upon our receipt of your first retainer payment or any document related to this analysis, no matter who makes the payment, whether yourself, your client (for example if you are an attorney's office), or another person, you are bound to this agreement. We reserve the right to terminate the Agreement for any reason. Nevertheless, you will be bound to all fees as stated herein. If you default to pay, we will sue in court. We will sue not only for the defrauded amount, but also, for the time losses we incur because of the lawsuit, attorney fees, and damages. If you default to pay, we will share our results with all parties including that you defaulted, & we may assume your guilt. We may contact your local newspaper or media, any newspaper or media, & we may post on social media, YouTube, or elsewhere and tell them you defrauded us. For this reason, please be careful to ensure you are not falsely accusing in order to take

advantage of any party.

STAFFING & SECOND OPINION

We may hire additional staff at any time for any reason. If needed, we may ask our staff to review our assessment results for a second opinion. We charge a flat fee of \$250.00 for second opinions. You allow us to use our in your case for any reason.

FRANCES M.O. STUTZ

Our Second Lead Analyst is Frances Stutz, who came to ELOHIM WILLIAMS with 20 years' experience in the financial banking industry (Bank of America, Citizens Bank) and is especially keen of eye. At those banks, Frances specialized in embezzlement detection and signature comparisons.

STATUTES OF LIMITATIONS

Elohim Williams WILL NOT be held responsible for time lapses and statute of limitation requirements for any reason in this or any case. By agreeing to this contract, you agree not to sue us for any reason.

PLEASE COMPLETE THE FOLLOWING

PARTIES



CLIENT:

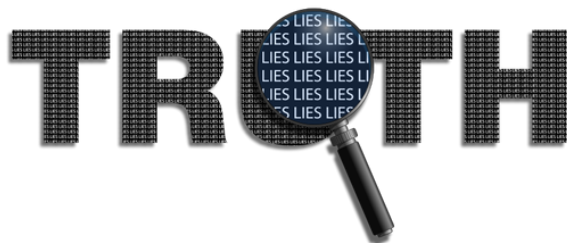
PERSON(S) OF INTEREST:

DOCUMENTS, SIGNATURES, & ANALYSIS

SCREENSHOTS:

PASTE COPIES OF ALL OF YOUR DOCUMENTS INCLUDING THE DOCUMENTS AND SIGNATURES IN QUESTION BELOW. INCLUDE SCREENSHOTS OF EACH DOCUMENT IN THEIR ENTIRETY:

EXAMPLES OF OUR OVERLAY PROCESS OUTPUT FOR THE ANALYSIS:



ORIGINALITY OF DOCUMENTS

Please let us know where, when, and how you obtained copies of each document in question.

Where:

When:

How:

What is the story behind the forgery?

Who do you believe forged the document / signature(s)?

What causes you to believe it's them who committed the forgery?

Could it have been anyone else? If yes, who all may have forged the document / signatures?

What do you believe was their goal/intent in forging documents/signatures?

Why do you believe the documents / signatures were forged?

What makes you believe so?

Are you working with an attorney? Why or why not?

In addition to our Conclusions, the Affidavit Report will contain the following:
DECLARATION & CERTIFICATION



I hereby **certify** and affirm these things are true and correct to the best of my ability under penalty of perjury. If His or Her Honor would like to confirm this is a true copy of the Signature Analysis document, please email us at amberlywilliams2028@gmail.com.

This Analysis and Affidavit Report were completed and signed on this **Xth Day of September**, 2026.

/s/

Amberly (Amber) M. Williams, Ph.D.

(971) 901-0788 | amberlywilliams2028@gmail.com

I am listed in the Jurispro Expert Witness Directory:

https://www.jurispro.com/search?search=amber+williams&_token=uNhXJ9F6OdmTRtJdUyyIqcJkP0Mb4

Or visit [Jurispro.com](https://www.jurispro.com) & query Amber Williams.

A second opinion might include:

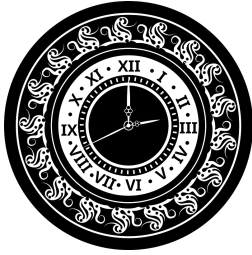
/s/

Frances M.O. Stutz

FRANCES M.O. STUTZ

Lead Analyst

ANALYST'S TIMECLOCK:



The signatures on our 15 logos were courtesy of:

<https://commons.wikimedia.org/w/index.php?search=elon+musk+signature&title=Special%3AMediaSearch&type=image>

<https://commons.wikimedia.org/w/index.php?search=netanyahu+signature&title=Special%3AMediaSearch&type=image>

END OF DOCUMENT.

A collage advertisement for Brent Williams Forensics. The background is a mix of images: a man's face on the left, a diamond ring at the bottom left, and various handwritten signatures and documents. Overlaid text includes 'BRENT WILLIAMS' in red and white, 'FORENSICS' in white, 'Top Signature Handwriting Analyst' in a mix of blue, red, and black, 'Lowest Cost' in white, and the phone number '(971) 771-4823' in white. The overall design is professional and emphasizes forensic expertise.