

## **JEANNE PARSLEY**

**230 Driftwind Drive**

**San Antonio, Texas 78239-1907**

**Phone 210-410-5352**

July 23, 2008

Mr. Joe Ellis  
KDFW Fox 4 News  
400 N. Griffin  
Dallas, Texas 75202

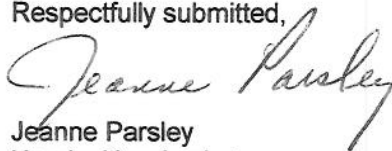
Dear Mr. Ellis:

Please note that to answer the questions asked of this analyst, separate and detailed reports, along with documentation supporting these findings, have been included.

In summary:

1. On the 2008 PFS statement it is Mr. Watkins handwriting in the space provided for "print name of officer administering oath". The signature is not that of Tanya Watkins.
2. A comparison of the 2008 PFS statement and the 2007 PFS statement shows that it is Tanya Watkins' writing on both the signature line and printed name line. However, the 2008 PFS statement contains Craig Watkins' writing in the space provided for "print name of officer administering oath". The signature is not that of Tanya Watkins, but is an attempt to disguise the true authorship.
3. The 2006 PFS statement shows an attempt to disguise true authorship of the signature. The printed name, as well as the "title of officer administering oath" line is in Mr. Watkins' handwriting and is not that of Toyia Gamble.
4. Tanya Watkins has filled out the Craig Watkins 2007 Escrow Officer Renewal form. A determination and opinion cannot be made about the actual signature.

Respectfully submitted,



Jeanne Parsley  
Handwriting Analyst

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July 23, 2008

Copies of the following documents were submitted for analysis and comparison of writings and signatures on said documents:

K1 - Escrow Officer Renewal form for Tanya Michelle Watkins, issue date of May 12, 1999, expiration date of November 1, 2009, signed by Tanya M. Watkins and presented as a genuine and known signature of Tanya Watkins, dated 10-22-07.

K2 - 2007 Affidavit page of the Personal Finance Statement (PFS) of Craig Watkins, signed by Tanya M. Watkins, and presented as a genuine and known signature of Tanya M. Watkins, dated April 30, 2007, containing notary seal of Tanya M. Watkins with expiration date of November 20, 2007.

K3 - 2008 Personal Finance Statement (PFS) of Craig Watkins, signed by Tanya M. Watkins (Q1), presented as known and genuine writings of Craig Watkins. Dated April 30, 2008, containing notary seal of Tanya M. Watkins with expiration date of November 20, 2007.

K4 - Business Ownership Filing Form for Tanya M. Watkins, signed by Tanya M. Watkins, dated January 18, 2007, and presented as a known and genuine signature of Tanya M. Watkins.

Q1 - Signature of Tanya Watkins on affidavit page of Craig Watkins 2008 Personal Financial Statement, dated April 30, 2008, containing notary seal of Tanya M. Watkins with expiration date of November 20, 2007.

Points of Comparison are contained on the following chart::

Points of Comparison  
 Craig Watkins - Tanya Watkins  
 July 23, 2008

Note:

Notary seal on the document in question (Q1) shows an expiration date of November 20, 2007, yet the date of signing is April 30, 2008, five months past the expiration date.

Notary is misspelled as "notery" on the line for " Title of officer administering oath".

| Known Writings of<br>Craig Watkins on<br>2008 PFS   | Questioned |  |
|---|------------|--|
| K3-Cover Sheet<br>Letter "a" in Tanya<br>Letter "a" in Watkins<br>(3 appearances:<br>Watkins (spouse)<br>Watkins (dependent child 1)<br>Watkins (dependent child 2) | Q1         | second "a" in Tanya                    |
| K3 Cover Sheet<br>Letter "a" in Dallas (2)<br>Letter "a" in Chad,<br>Cale, Tanya  | Q1         | lower case "a" in Tanya<br>and Watkins |
| K3 Part 1A Letter "a" in Dallas (4 appearances)<br>Letter "a" in Industrial   | Q1         | lower case "a" in Tanya<br>and Watkins |
| K3 Part 4 tk" combination in Watkins<br>(2 appearances)   | Q1         | tk" combination in Watkins             |
| K3 Part 6 tk" combination in Watkins  | Q1         | tk" combination in Watkins             |
| K3 Cover Sheet<br>Letter "y" in Tanya   | Q1         | Letter "y" in Tanya                    |
| K3 Part 3 Letter "y" in Mony<br>(2 appearances)   | Q1         | Letter "y" in Tanya                    |
| K3 Part 6 page 1<br>Letter "y" in Tanya   | Q1         | Letter "y" in Tanya                    |
| K3 Part 6 page 2<br>Letter "y" in Tanya<br>(2 appearances)  | Q1         | Letter "y" in Tanya                    |
| K3 Part 7 Letter "y" in Tanya   | Q1         | Letter "y" in Tanya                    |
| K3 Part 7A (both pages)<br>Letter "y" in Tanya  | Q1         | Letter "y" in Tanya                    |
| K3 Part 13 Letter "y" in York<br>(2 appearances)  | Q1         | Letter "y" in Tanya                    |

|                        |  |    |  |
|------------------------|--|----|--|
| K3 Cover Sheet         |  | Q1 | Letter "y" in "notery"   |
| Letter "y" in attorney |  |    |  |
| K3 Part 1A             | Letter "y" in attorney   | Q1 | Letter "y" in "notery"   |
| K3 Part 4              | Letter "y" in county   | Q1 | Letter "y" in "notery"   |
| K3 Part 7A             | Letter "y" in country  | Q1 | Letter "y" in "notery"   |
| K3                     | several examples of letter "t" - size of letter in relation to surrounding letters | Q1 | Letter "t" size in relation to surrounding letters in Watkins and "notery" |
| K1,2,4                 | Signature includes middle initial "M."   | Q1 | No middle initial is written   |

**SUMMARY**

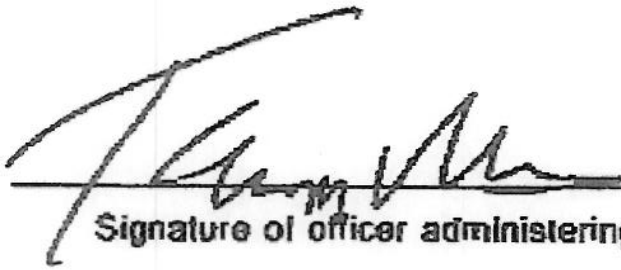
In comparing writings of both Craig Watkins and Tanya Watkins, one must be cognizant of the fact that the notary seal (K3) shows an expiration date of November 20, 2007, yet the date of signing is April 30, 2008.

Further casting doubt upon the validity of the signature of Tanya M. Watkins (Q1) is the pictorial effect of the genuine signatures of Tanya M. Watkins (K1, K2, K4) compared to that of the signature in question (Q1).

Additionally, "notary" is misspelled as "notery", on the "Title of Officer administering oath" line.

Tanya M. Watkins did not administer the signature in question (Q1) and comparison of letter characteristics to that of Craig Watkins point to his authorship of writings on the signature line (signature of officer administering oath, print name of officer administering oath, and title of officer administering oath).

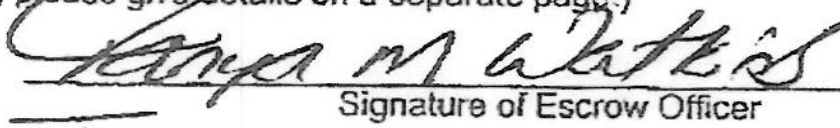
Upon study of the characteristics of the printed name and title of the officer administering the oath, this analyst has determined that Craig Watkins is the writer of the name "Tanya Watkins" and "notery". One may then also deduce that Mr. Watkins willingly and knowingly chose to intentionally sign Tanya Watkins' name as her "signature".



Signature of officer administering oath

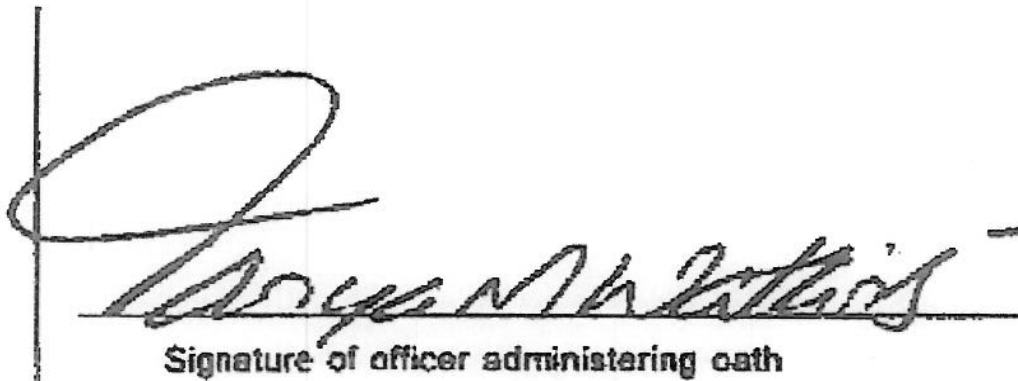
Q1

contained in my original application for license and any subsequent renew  
(If not, please give details on a separate page.)



Signature of Escrow Officer

K1



Signature of officer administering oath

K2

\_\_\_\_\_ of the above business and my/our name  
\_\_\_\_\_ given is/are  
aid business other than those listed herein below.

OF OWNERS

TURE James M. White

K4

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Copies of the following documents were submitted for analysis and comparison of handwriting and signatures on said documents:

K1 2006 Personal Financial Statement (PFS) of Craig Watkins presented to this analyst as known and genuine handwriting of Craig Watkins containing the questioned signature of Toyia Gamble (Q1). Document dated February 13, 2006. Notary stamp of Toyia Gamble, expiration date of February 3, 2007.

K2 Deed of Trust containing known and genuine signatures (2) of Toyia L. Gamble, date unknown.

Q1 Signature of Toyia Gamble on 2006 PFS of Craig Watkins.

Analysis of the two known signatures of Toyia L. Gamble (K2) in comparison to the signature of Toyia Gamble identified as Q1 shows absolutely no likeness to the genuine signatures.

In determining the actual author of the questioned signature (Q1), analysis and a comparative study of Craig Watkins' handwriting reveals several likenesses and characteristics of his handwriting to that on the signature line requiring the signature, and the printed name and title of the officer administering the oath.

Points of Comparison are contained on the following chart:

Points of Comparison  
 Craig Watkins - Toyia L. Gamble  
 July 23, 2008

| Known   | Questioned                                   |
|---|--|
| K1 Affidavit page<br>Printed capital letter "a" in Craig<br>Printed capital letter "a" in Watkins | Q1<br>Printed capital letter "a" in Toyia    |
| K1 Part 1A<br>Letter "y" in attorney  | Q1<br>Letter "y" in notary                   |
| K1 Part 5<br>Letter "m" in Williams   | Q1<br>Letter "m" in Gamble                   |
| K1 Part 6 and Part 11B<br>Letter "m" in America   | Q1<br>Letter "m" in Gamble                   |
| K1 Coversheet<br>Letter "y" in Tanya  | Q1<br>Letter "y" in Toyia                    |
| K1 Part 6-page 1<br>Letter "y" in Tanya (2 appearances)   | Q1<br>Letter "y" in Toyia                    |
| K1 Part 6 - page 2<br>Letter "B" in Bayview<br>(2 appearances)                                    | Q1<br>Letter B in Gamble                     |
| K1 Part 7A<br>Letter "y" in county<br>(2 appearances)   | Q1<br>Letter "y" in notary                   |
| K1 Part 7A<br>Letter "a" in Tarrant<br>(2 forms)  | Q1<br>Letter "a" in Toyia,<br>Gamble, notary |
| K1 Part 7A<br>Letter "t" in Ft.   | Q1<br>Letter "t" in notary                   |

**SUMMARY**

The pictorial evidence of genuine signatures of Toyia Gamble (K2) compared to the questioned signature of Toyia Gamble (Q1) readily shows that the questioned signature is a fraudulent signature of Toyia Gamble.

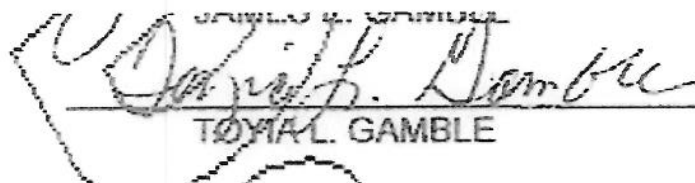
It is not the writer's intent to replicate Toyia Gamble's signature but it does show an intentional attempt to deceive.

Upon further study of the characteristics of the printed name and title of the officer administering the oath, this analyst has determined that Craig Watkins is the writer of the name "Toyia Gamble" and "notary". One then may also deduce that Mr. Watkins willingly and knowingly chose to intentionally sign Toyia Gamble's name as her "signature".



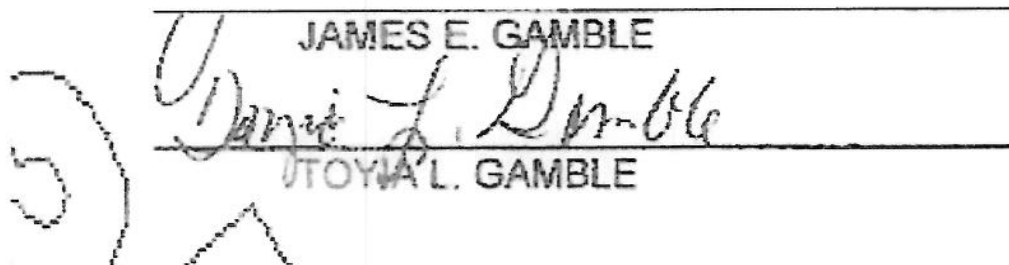
Signature of officer administering oath

Q1



TOYIA L. GAMBLE

K2 (a)



JAMES E. GAMBLE  
TOYIA L. GAMBLE

K2 (b)

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Copies of the following documents were analyzed and compared to determine two points:

- A. The person filling out the form
- B. The person signing the form

Copies are as follows:

Q1 Title Insurance Escrow Officer License renewal form for Craig Marcus Watkins, issue date December 4, 1998, expiration date November 1, 2007. Signed with pictorial representation of name shown as capital C and a flourish of the ductus (line of writing). Printed name of Craig Watkins. Dated October 22, 2007.

K1 Certificate of Ownership, business ownership filing, signed by Tanya M. Watkins. Printed name of Tanya M. Watkins. Dated January 18, 2007.

K2 Title Insurance Escrow Officer License renewal form for Tanya Michelle Watkins, issue date May 12, 1999, expiration date November 1, 2009. Signed by Tanya M. Watkins. Printed name of Tanya M. Watkins. Dated October 22, 2007.

Because of insufficient and distinguishing characteristics noted in the signature of Q1, no comparison and no opinion can be rendered as to the writer signing the document. However, one can determine that Tanya M. Watkins filled out the form (Q1) when one compares the writing on documents presented.

Note the likenesses as shown on the accompanying page.

5) For verification of HOME address, complete the following information.

Street 900 Frost Hollow Dr.  
City De Soto State Tx Zip 75116  
Area Code/Phone No. \_\_\_\_\_ Home E-Mail Address (optional) \_\_\_\_\_

CERTIFICATION

I certify that I personally answered each question and that the answers are true and correct. I understand this application is for renewal of the license type listed herein. I further certify that all information contained in my original application for license and any subsequent renewal application including this renewal application is true and correct. (If not, please give details on a separate page.)

[Signature]  
Signature of Escrow Officer  
Craig Watkins  
Typed or Printed name of Escrow Officer

Q1

NAME OF OWNERS

NAME Tanya M. Watkins SIGNATURE [Signature]  
(print or type)  
ADDRESS 900 Frost Hollow Dr. De Soto ZIP CODE 75115  
Residence (print or type)

K1

5) For verification of HOME address, complete the following information.

Street 900 Frost Hollow Dr.  
City De Soto State Tx Zip 75115  
Area Code/Phone No. 972-9324 Home E-Mail Address (optional) \_\_\_\_\_

CERTIFICATION

I certify that I personally answered each question and that the answers are true and correct. I understand this application is for renewal of the license type listed herein. I further certify that all information contained in my original application for license and any subsequent renewal application including this renewal application is true and correct. (If not, please give details on a separate page.)

[Signature]  
Signature of Escrow Officer  
Tanya M. Watkins  
Typed or Printed name of Escrow Officer

K2