

Top police chief claims banks are forging signatures on legal documents on an industrial scale as he accuses government agencies of sitting on 'overwhelming evidence'

By James Wood For Mailonline 11:22 07 Sep 2019, updated 11:22 07 Sep 2019

- **Anthony Stansfeld, Thames Valley police and crime commissioner, raised issues**
- **He has slammed the likes of Serious Fraud Office and the National Crime Agency**
- **Serious Fraud office said it is currently assessing whether it should investigate**



© Cliff Hide/LNP/REX/Shutterstock Anthony Stansfeld, police and crime commissioner for Thames Valley, claims the government is sitting on 'overwhelming evidence' of forged signatures

A top police chief has claimed that banks are forging signatures on an industrial scale, as he accuses the government of sitting on 'overwhelming evidence'.

Anthony Stansfeld, police and crime commissioner for Thames Valley, has slammed the Serious Fraud Office, the Financial Conduct Authority and the National Crime Agency for not taking appropriate action.

He says they've been aware of falsification of documents for eight months and have not yet taken any action - despite calls earlier this year for Parliament to intervene.

Mr Stansfeld told [The Times](#): 'They sit on things and pass the buck so no one takes responsibility. The documents put in front of courts and claimed to be genuine are in many cases forgeries.'

'Not only are the signatures of the bank officials forged but customers' signatures are forged. Bank statements and other documentation is altered to the bank's advantage. A mass of irrefutable evidence for this has been with the SFO for eight months, and as far as I am aware, [they have done] nothing about it.'

It comes amid claims in July that staff at a state-owned bank forged signatures on documents used to repossess homes and recover debts.

The signatures reportedly appear on legal papers such as witness statements that have been used in court hearings by UK Asset Resolution.

The documents were used to seize debts owed to Northern Rock, Bradford & Bingley and Mortgage Express, campaigners told the BBC – with Lloyds also accused of the practice.



The news comes amid claims in July that staff at a state-owned bank forged signatures (stock image) on documents used to repossess homes and recover debts

Lloyds strongly denied the claims and UKAR dismissed them as ‘totally false’

But in July, Conservative MP Charlie Elphicke, who sits on the Treasury committee, called for Parliament to investigate.

If proven, it could constitute contempt of court. ‘You can be jailed for it,’ he said. ‘We need to know how widespread this is.’

Examples of alleged forgeries have been shown to handwriting analyst Adam Brand, who has disputed the ‘movement and the fluency’ of some of the signatures.

The example signatures were provided by the Bank Signature Forgery Campaign, founded by Julian Watts.

He has compared the practice to the ‘robo-signing’ scandal in the US, when lower-paid staff at banks signed piles of repossession documents without having properly read them. Banks were fined \$25 billion (£19 billion) in 2012 and had to pay damages to millions of victims who had been illegally repossessed.

Mr Watts said: ‘People have been evicted from their homes because of these signatures.’

He and Mr Stansfeld met the NCA to discuss the issue last month, and Mr Stansfeld has also said he will ask the Serious Fraud Office to investigate.

A spokesman for the SFO told The Times it will be assessing whether it should investigate, and the NCA said the allegations are ‘considered by other agencies’.

Staff at UK banks taken over by the Government in wake of the financial crash ‘forged signatures to possess homes and recover debts’

By Matt Oliver City Correspondent For The Daily Mail 01:37 06 Jul 2019

- **Signatures allegedly appear on papers used in court by UK Asset Resolution**
- **UKAR was set up by the Government in the wake of the financial crisis**
- **Documents allegedly used to seize debts owed to banks such as Northern Rock**
- **Brenda and John Wright were evicted from rented flat in Merseyside in 2014**

Staff at a state-owned bank forged signatures on documents used to repossess homes and recover debts, it is claimed.

In the US, such practices have led to billion-dollar fines and millions in compensation.

The signatures reportedly appear on legal papers such as witness statements that have been used in court hearings by UK Asset Resolution.

UKAR was set up by the Government in the wake of the financial crisis to manage banks that were nationalised.



Brenda and John Wright, pictured, believe there is a discrepancy in the signatures on papers from lawyers for Mortgage Express, which suggested multiple staff had signed the same name on legal papers used to evict them

The documents were used to seize debts owed to Northern Rock, Bradford & Bingley and Mortgage Express, campaigners told the BBC – with Lloyds also accused of the practice.

Lloyds strongly denied the claims and UKAR dismissed them as ‘totally false’.

Those claiming to have been victims of the alleged practice include Brenda and John Wright, who in 2014 were evicted from their rented flat in Southport, Merseyside.

It came following a dispute between the bank and the flat’s owner over mortgage arrears and the owner was served a notice of repossession.

The couple’s offer to pay more rent to help clear the arrears was declined.

Mr and Mrs Wright, now in their 70s, said they saw a ‘discrepancy’ in the signatures on documents from lawyers for Mortgage Express, which suggested multiple staff had signed the same name on legal papers used to evict them.

Senior bankers are required to sign huge numbers of documents when going through the courts to repossess a property.

The alleged forged signatures reportedly appear on legal papers such as witness statements that have been used in court hearings by UK Asset Resolution (file picture)

The signatures in Mr and Mrs Wright's case were among dozens shown to handwriting analyst Adam Brand, who said the 'movement and the fluency' of the writing looked different.

The example signatures were provided by the Bank Signature Forgery Campaign, founded by Julian Watts. Mr Watts said his wife's home was repossessed by Lloyds in 2011. He claims junior staff copied a manager's signature on paperwork sent to her.

He has compared the practice to the 'robo-signing' scandal in the US, when lower-paid staff at banks signed piles of repossession documents without having properly read them. Banks were fined \$25 billion (£19 billion) in 2012 and had to pay damages to millions of victims who had been illegally repossessed.

Mr Watts said: 'People have been evicted from their homes because of these signatures.'

The claims prompted calls from Conservative MP Charlie Elphicke, who sits on the Treasury committee, for Parliament to investigate.

If proven, it could constitute contempt of court. 'You can be jailed for it,' he said. 'We need to know how widespread this is. Both Mortgage Express and Lloyds need to hand over the evidence.'

A spokesman for UKAR, which owns Northern Rock, Bradford & Bingley and Mortgage Express, said: 'UKAR completely rejects the allegation that it has had any involvement in the practice of systemic signature forgery or "robo-signing".'

'We have repeatedly asked the BBC to show us any evidence of this, which it refuses to do.'

Lloyds said: 'We strongly refute the allegations made by a single individual, which have been investigated by the bank, and found not to be true.'

'The law firm which produced the documents concerned has confirmed that the person who signed them was at work on the date they were signed, and that the signatures are genuine.'