

Forensic Science Report on two HNW Lending Limited Loan Agreements

by

Karen Caramiello, BSc., MSc.

Instructing party: Beresford Greene

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This report consists of 21 pages.

Summary of Conclusions

In my opinion, there is **conclusive** evidence that the handwritten entries and the signatures on page 25 of the two HNW Lending Limited Loan Agreements (“First Loan Agreement” and “Scan_20181130_151717” Agreement) provided are identical to each other, and **conclusive** evidence that the handwritten entries and the signatures on page 28 of the two HNW Lending Limited Loan Agreements (“First Loan Agreement” and “Scan_20181130_151717” Agreement) provided are identical to each other. Whilst the two HNW Lending Limited Loan Agreements provided are not direct copies of each other, in my opinion, pages 25 and 28 of these Agreements are both different generation copies of the same ‘master’ version of these pages.

Qualifications and Experience

I was employed by the Forensic Science Service (FSS) as a Senior Forensic Scientist between the years 1993 and 2011, specialising in the fields of handwriting and document examination. I joined Keith Borer Consultants in 2020. I have examined thousands of documents and appeared in court on numerous occasions, and I have authored and been involved in the review and critical checking of reports in these areas for many years.

I hold a Bachelor of Science degree (2:1Hons) in Zoology and Biochemistry from the University of Nottingham, and a Master of Science degree in Forensic Science from King's College, the University of London.

Statement of Truth

I confirm that I have made clear which facts and matters referred to in this report are within my own knowledge and which are not. Those that are within my own knowledge I confirm to be true. The opinions I have expressed represent my true and complete professional opinions on the matters to which they refer.

I understand that proceedings for contempt of court may be brought against anyone who makes, or causes to be made, a false statement in a document verified by a statement of truth without an honest belief in its truth.

Introduction

1. I am instructed by Beresford Greene to examine the handwritten entries on two HNW Lending Loan Agreements to determine whether or not the entries are identical.
2. The comments and opinions expressed in this report are based upon the information available to me at the time of writing. The provision of further information may cause me to alter or amend my opinions.

Items/Documents Examined

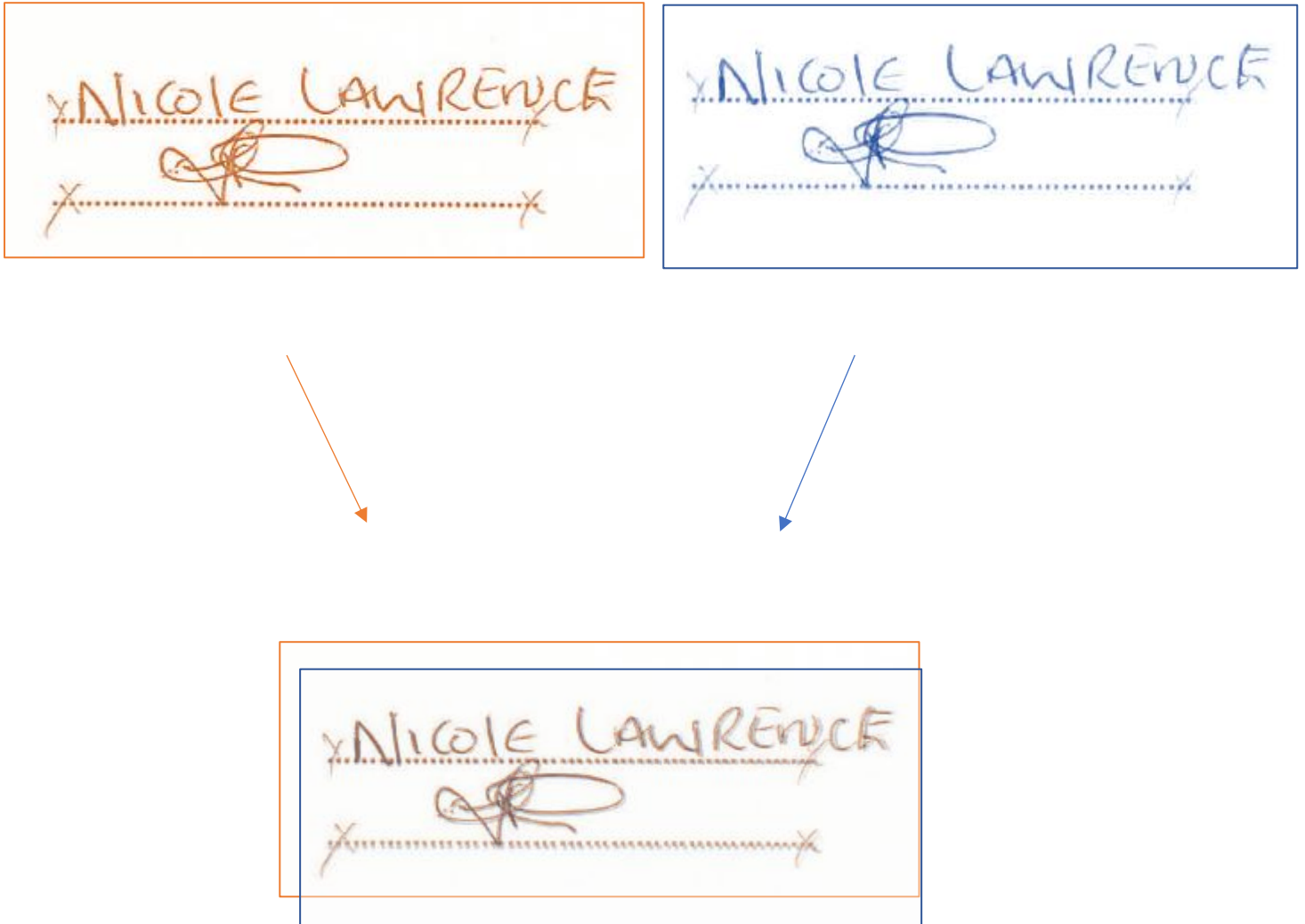
3. The following items were examined according to the instructions of Beresford Greene as detailed in his email dated 4th November 2025. The items examined were received at Keith Borer Consultants via email on 4th November 2025.
 - “First Loan Agreement” - HNW Lending Limited Loan Agreement dated 2018
 - “Scan_20181130_151717” - HNW Lending Limited Loan Agreement dated 30th November 2018
4. Images of the some of the pages of these documents are shown in Appendix A at the end of this report.


Examination and Results


5. The documents were supplied in the form of copies. Consequently, any information regarding inks used is lost, as is some of the fine detail within the writing. Nonetheless, I consider that the copies provided are of sufficient quality for a comparison to be made.
6. I have concentrated my examination on the handwritten entries (names and witness details) and the signatures on page 25 and 28 of the Agreements provided to me. I have noted however, that the Agreement labelled “Scan_20181130_151717” has handwritten annotations on pages 1 and 2 which are not seen on the “First Loan Agreement”. Furthermore, the “First Loan Agreement” has a set of vertical lines on each page, which appear to have been produced as part of a copying or scanning process, but which are not visible on the Agreement labelled “Scan_20181130_151717”, although what appear to be staple marks in the upper left corner of page 1 of the “First Loan Agreement” are also seen on the “Scan_20181130_151717” but are not visible on the other pages of this agreement.
7. I compared the handwritten name and signature on page 25 of the “First Loan Agreement” with the handwritten name and signature on the “Scan_20181130_151717” Agreement, and I compared the signatures and entries for Witness name address and occupation on page 28 of the “First Loan Agreement” with the signatures and entries for Witness name address and occupation on page 28 of the “Scan_20181130_151717” Agreement.
8. I found a very close correspondence between the entries on page 25 of both Agreements and a very close correspondence between the entries on page 28 of both Agreements. I made overlays of these entries and compared them in detail. The individual and overlaid entries are shown in Figure 1 overleaf.

Figure 1. The entries on pages 25 and 28 of the Agreements, both individually and overlaid

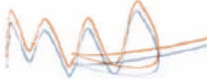
Page 25, "First Loan Agreement" in orange and "Scan_20181130_151717" Agreement in blue



ed by
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e: 
MICHAEL KWATIA
JENNER HOUSE 1A JENNER ROAD GUILDFORD GU1 3PH
on: SOLICITOR

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9. I found that, after a small amount of resizing, the entries on each page could be overlaid almost exactly and that there is no variation within each pair of entries such as you would expect to see if each set of entries had been written separately. Signatures and handwritten entries such as those compared are not produced with the precision of a machine. Rather, the constituent features of an individual's signature and handwriting such as letter shapes, ratios, spacing, slope etc, all vary to some degree within a range particular to that individual. It is not possible, therefore, for a writer to produce two or more entries such as those in question that are identical in all respects.
10. The degree of correspondence seen between the pairs of entries on pages 25 and 28 of both Agreements examined, is such that, in my opinion, it is not possible that both sets of entries can be original genuine entries. Furthermore, as the "First Loan Agreement" bears vertical lines which are not seen on the "Scan_20181130_151717" Agreement, the "Scan_20181130_151717" Agreement cannot be a direct copy of the "First Loan Agreement". In addition, the "Scan_20181130_151717" Agreement is a poorer quality image than the "First Loan Agreement" and so the "First Loan Agreement" cannot be a direct copy of the "Scan_20181130_151717" Agreement. Thus, the handwriting and signature entries on the pages 25 of the Agreements and the handwriting and signature entries on pages 28 of the Agreements must both be copies of another 'master' version of these pages.
11. In my opinion, there is conclusive evidence that the handwritten entries and the signatures on page 25 of the two HNW Lending Limited Loan Agreements provided are identical to each other and there is conclusive evidence that the handwritten entries and the signatures on page 28 two HNW Lending Limited Loan Agreements provided are identical to each other. However, whilst these pages of the Agreements provided are not direct copies of each other, in my opinion, pages 25 and 28 of these Agreements are both different generation copies of the same 'master' version of these pages.
12. From the copies provided, It is not possible to determine when or how these Agreements were created.
13. In assessing the strength of my opinions, I have used the following scale:

inconclusive	limited	moderate	moderately strong	strong	very strong	extremely strong	conclusive
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Conclusions

14. As a result of the information I have received and observations made during my examinations I am of the opinion that there is **conclusive** evidence that the handwritten entries and the signatures on page 25 of the two HNW Lending Limited Loan Agreements (“First Loan Agreement” and “Scan_20181130_151717” Agreement) provided are identical to each other, and **conclusive** evidence that the handwritten entries and the signatures on page 28 of the two HNW Lending Limited Loan Agreements (“First Loan Agreement” and “Scan_20181130_151717” Agreement) provided are identical to each other. Whilst the Agreements provided to me are not direct copies of each other, in my opinion, pages 25 and 28 of these Agreements are both different generation copies of the same ‘master’ version of these pages.

Appendix A - Copies of pages 1, 25 and 28 of the two Agreements examined

“First Loan Agreement” - HNW Lending Limited Loan Agreement dated 2018

Page 1:

HNW LENDING LIMITED LOAN AGREEMENT	
DATE OF LOAN AGREEMENT	2018 ("Closing Date")
This Loan Agreement is between the Borrower and the Lender (acting by HNW Lending Limited (as Security Agent)) detailed below and is made BY DEED:	
BORROWER	Nicole Lawrence 11 Belenoyd Court, 77 Leigham Court Road London, SW16 2NY theleatherspot@gmail.com 07939 586368
BORROWER'S SOLICITORS	Michael Kwatia Setfords Solicitors Jenner House, 1a Jenner Road, Guildford, Surrey, GU1 3PH DX: 2401 mkwatia@setfords.co.uk Direct line: 01202 283135 / 01202 283134
GUARANTOR	N/A
PROPERTY	<p>1) Land with planning permission on Horton Land, KT19 8NX Foundations in place The Borrower has confirmed that this address is not their primary residence. Subject to a RICS 'Red Book' valuation addressed to the Lender of £800k Title Number: SY829927</p> <p>2) 11 Belenoyd Court, SW16 2NY The Borrower has confirmed that this address is their primary residence. Subject to a RICS 'Red Book' valuation addressed to the Lender of £415k Title Number: TGL3939914</p> <p>3) 13,14,15 Venus Mews, CR4 3FE The Borrower has confirmed that this address is not their primary residence. No valuation needed. Title numbers; 13 Venus Mews = SGL7011305 Value £225k 14 Venus Mews = SGL701306 Value £225k 15 Venus Mews = SGL704924 Value £225k</p> <p>4) 45 Limes Road, CR0 2HF The Borrower has confirmed that this address is not their primary residence. No valuation needed. Title Number: SGL21357 Value £230k</p>

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HNW LENDING LIMITED LOAN AGREEMENT

Schedule 2

Declaration for exemption relating to businesses


(articles 60C and 60O of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001)

We are entering this agreement wholly or predominantly for the purposes of a business carried on by us or intended to be carried on by us.

We understand that we will not have the benefit of the protection and remedies that would be available to us under the Financial Services and Markets Act 2000 or under the Consumer Credit Act 1974 if this agreement were a regulated agreement under those Acts.

We understand that this declaration does not affect the powers of the court to make an order under section 140B of the Consumer Credit Act 1974 in relation to a credit agreement where it determines that the relationship between the lender and the borrower is unfair to the borrower.

We are aware that, if we are in any doubts as to the consequences of the agreement not being regulated by the Financial Services and Markets Act 2000 or the Consumer Credit Act 1974, then we should seek independent legal advice.

Name Ms NICOLE LAWRENCE
Signature 

Name
Signature

Name
Signature

HNW LENDING LIMITED LOAN AGREEMENT

Schedule 4

Lender (Identified by their Unique Identification Number)	Loan Amount
1	£900,000]
[Lender Number]	[Loan Amount]
[Lender Number]	[Loan Amount]
[Lender Number]	[Loan Amount]

This agreement has been entered into as a Loan Agreement on the date stated at the beginning of it.

Executed as a Deed by
Nicole Lawrence
in the presence of:



Witness Signature:



Witness Name: MICHAEL KWATIA

Witness Address: DENNER HOUSE 14 DENNER ROAD GUILDFORD GU1 3PH

Witness Occupation: Solicitor

<u>HNW LENDING LIMITED LOAN AGREEMENT</u>	
DATE OF LOAN AGREEMENT	<i>30th November</i> 2018 ("Closing Date")
This Loan Agreement is between the Borrower and the Lender (acting by HNW Lending Limited (as Security Agent)) detailed below and is made BY DEED:	
BORROWER	Nicole Lawrence 11 Belenoyd Court, 77 Leigham Court Road London, SW16 2NY theleatherspot@gmail.com 07939 586368
BORROWER'S SOLICITORS	Michael Kwatia Setfords Solicitors Jenner House, 1a Jenner Road, Guildford, Surrey, GU1 3PH DX: 2401 mkwatia@setfords.co.uk Direct line: 01202 283135 / 01202 283134
GUARANTOR	N/A
PROPERTY	<p>1) Land with planning permission on Horton Land, KT19 8NX Foundations in place The Borrower has confirmed that this address is not their primary residence. Subject to a RICS 'Red Book' valuation addressed to the Lender of £800k Title Number: SY829927</p> <p>2) 11 Belenoyd Court, SW16 2NY The Borrower has confirmed that this address is their primary residence. Subject to a RICS 'Red Book' valuation addressed to the Lender of £415k Title Number: TGL3939914</p> <p>3) 13,14,15 Venus Mews, CR4 3FE The Borrower has confirmed that this address is not their primary residence. No valuation needed. Title numbers; 13 Venus Mews = SGL7011305 Value £225k 14 Venus Mews = SGL701306 Value £225k 15 Venus Mews = SGL704924 Value £225k</p> <p>4) 45 Limes Road, CR0 2HF The Borrower has confirmed that this address is not their primary residence. No valuation needed. Title Number: SGL21357 Value £230k</p>
1	

HNW LENDING LIMITED LOAN AGREEMENT

Schedule 2

Declaration for exemption relating to businesses

(articles 60C and 60O of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001)

We are entering this agreement wholly or predominantly for the purposes of a business carried on by us or intended to be carried on by us.

We understand that we will not have the benefit of the protection and remedies that would be available to us under the Financial Services and Markets Act 2000 or under the Consumer Credit Act 1974 if this agreement were a regulated agreement under those Acts.

We understand that this declaration does not affect the powers of the court to make an order under section 140B of the Consumer Credit Act 1974 in relation to a credit agreement where it determines that the relationship between the lender and the borrower is unfair to the borrower.

We are aware that, if we are in any doubts as to the consequences of the agreement not being regulated by the Financial Services and Markets Act 2000 or the Consumer Credit Act 1974, then we should seek independent legal advice.

Name Nicole Lawrence
Signature 

Name
Signature

Name
Signature

HNW LENDING LIMITED LOAN AGREEMENT

Schedule 4

Lender (Identified by their Unique Identification Number)	Loan Amount
1	£900,000]
[Lender Number]	[Loan Amount]
[Lender Number]	[Loan Amount]
[Lender Number]	[Loan Amount]

This agreement has been entered into as a Loan Agreement on the date stated at the beginning of it.

Executed as a Deed by
Nicole Lawrence
in the presence of:



Witness Signature:



Witness Name: MILLARER KWATIKA

Witness Address: DENNER HOUSE 1A DENNER ROAD GUILDFORD GU1 3PH

Witness Occupation: SOLICITOR

Appendix B – Technical Issues

Handwriting and Signatures

Handwriting is a highly developed human skill that is usually acquired during early childhood and which then develops during subsequent years. Children learn basic character designs but develop their own handwriting characteristics as they mature. Handwriting style is normally settled by early adulthood and will largely remain unchanged for many years unless affected by factors such as illness, infirmity or old age. For most adult writers, handwriting is normally carried out with little or no conscious effort. The understanding that handwriting differs between individuals forms the basis of forensic handwriting comparisons.

It is often possible to determine whether or not an individual was the author of a piece of questioned handwriting by comparing in detail the constituent features such as letter constructions, ratios and fluency with adequate examples known to have been written by an individual (i.e. 'specimens'). Whilst a person's handwriting does generally remain consistent, it can show variation day to day. The range of variation can depend on factors such as the individual's health, as well the writing position and writing implement used. Specimen handwriting should be sufficient to allow an estimation to be made of the fluency and range of variation to be expected in the handwriting of that person. Ideally these specimens should include some that have been written at approximately the same time as the questioned details.

A document examiner will compare the writings one with another. If the documents being examined are originals, rather than copies, low power microscopy can allow the finer details, such as letter construction, to be determined. Such fine detail is often lacking in copy documents. Each character is considered in turn, letter "A" with letter "A", letter "b" with letter "b" and so on, and similarities and differences between the writings are recorded. Similarities can occur between writings because they were written by the same individual, because the writings match coincidentally, or because one person has copied (simulated) another person's writing.

Even if two pieces of writing have been written by the same person, some differences are to be expected given natural variation. Differences can also be present because a person has deliberately altered their writing. Consistent and significant differences in writing can be indicative of different writers being involved.

A document examiner will use their training and experience to interpret their findings by considering whether or not it is likely that these findings would occur if the documents share common authorship. In assessing the significance of the findings, the document examiner will usually consider the following propositions:

- The entries were written by the same person and any differences seen are the result of deliberate or natural variation
- The entries were written by different people and any similarities seen are due to simulation (copying) or coincidence.

A document examiner will then usually express support for one alternative over another using a scale of opinion. Further details regarding the scale can be found in Appendix C. Sometimes the support for one proposition over another will be so great that an opinion of authorship at the higher end of the scale can be given. On other occasions this may not be possible due to one or more limitations imposed upon the comparison. Depending on the nature of these limitations, the resulting opinion may be further qualified or inconclusive. Limitations can include the provision of copy documents rather than originals, if the writings are simple in style or if the number of comparable characters is very small.

A document examiner may be asked to compare the handwriting on several questioned documents with the writing of one or more people. In these cases, the examiner will first compare the handwriting on the documents in question to establish if they can be grouped together as sharing common authorship. To determine whether the writings form groups, they are screened for similar letter forms, layout, date styles etc, and any unusual features such as abbreviations or symbols. Documents which bear clearly different handwriting, or very little writing, are removed from the group and are considered separately. The group of writings is then compared with the specimen writings as described above. Should individual entries within a group be considered in isolation then any conclusion reached may be somewhat reduced.

Signatures are a special kind of handwriting. They can come in a wide variety of forms ranging from simple to complex, legible to stylised and from full name to shortened versions. Nonetheless, the examination and comparison of signatures follows the same basic principles as for handwriting. The comparison of signatures will include their overall appearance, fluency and the construction of each individual element. Signatures are often the target of simulation (copying), far more so than handwriting, and as such they are also examined for evidence of tracing, re-touching and pen-lifts/hesitations.

Enough specimen signatures should be available to allow an estimation of the fluency and range of variation expected in the signatures of the person concerned. A document examiner will then consider whether or not the signature in question falls within that range. If a signature has been simulated by copying or tracing, then it is likely to be pictorially similar to the specimen signatures but show differences in fluency, but if it is copied from memory then it may be fluently written but is likely to show difference in detailed structure. It is not normally possible to determine who may have written a simulated signature as the normal handwriting characteristics of the 'forger' will be suppressed as they copy the signature of another person.

Examination of 'wet ink' signatures on original documents can indicate who wrote the signature directly onto the document in question. When non-original (copy) documents are examined the possibility that a signature has been copied, cut and pasted from another source into the document also exists.

Appendix C - Scale of Opinion

<i>inconclusive</i>	It is considered that the findings are equally likely for each of the given propositions.
<i>limited</i>	It is considered that the findings are marginally more likely if one proposition was true over the others but the chance of the findings occurring given one or other of the alternative propositions can by no means be excluded .
<i>moderate</i>	It is considered that the findings are more likely if one proposition was true over the others but the chance of the findings occurring given one or other of the alternative propositions can by no means be excluded .
<i>moderately strong</i>	It is considered that the findings are more likely if one proposition was true over the others and that the chance of the findings occurring given one or other of the alternative propositions is fairly low .
<i>strong</i>	It is considered that the findings are much more likely if one proposition was true over the others and that the chance of the findings occurring given one or other of the alternative propositions is low .
<i>very strong</i>	It is considered that the findings are much more likely if one proposition was true over the others and that the chance of the findings occurring given one or other of the alternative propositions is very low .
<i>extremely strong</i>	It is considered that the findings are much more likely if one proposition was true over the others and that the chance of the findings occurring given one or other of the alternative propositions is extremely low .
<i>conclusive</i>	It is considered the chance of the findings being explicable by the alternative proposition(s) to be negligible and therefore safely ignored

Appendix D - Curriculum Vitae

Karen Caramiello has a Bachelor of Science degree with honours in Zoology and Biochemistry, Upper Second Class, from the University of Nottingham, and a Master of Science Degree in Forensic Science from Kings College, University of London. She has been a forensic document examiner for over 20 years, joining the Questioned Documents Section of the Metropolitan Police Forensic Science Laboratory (MPSFL) in 1993, where she undertook a two-year training course in all aspects of forensic document examinations. She was then responsible to reporting her own cases and giving evidence in court.

The MPFSL was taken over by the Forensic Science Service (FSS) in 1996, and Karen continued to work as a forensic document examiner at both the Metropolitan and Huntingdon laboratories of the Forensic Science Service (FSS) until their closure in 2011. Karen joined Keith Borer Consultants in January 2020.

Karen is frequently instructed to carry out original work, as well as critically appraising work previously carried out by other experts. She has examined thousands of documents in handwriting and signature cases to determine authorship as well as for evidence of indented impressions, alterations and forgery.

Karen has regularly produced reports and attended court on cases in all the above disciplines. She has attended court on many occasions to advise counsel and has given expert evidence in Civil, Magistrates', and Crown Courts throughout England and Wales including the Old Bailey. She has acted as a single joint expert on many occasions. She has received a Judge's Commendation for "exceptional dedication, perseverance and professionalism".

As a member of the Keith Borer Consultants, Karen is also responsible for the peer review of other scientists' reports where detailed comparison of visual details is critical. This includes peer review of reports involving fingerprint evidence.

Karen has provided training for police and scenes of crime officers, as well as to election officials and members of the legal profession. She has taken a key role in the department both gaining accreditation to ISO 17025 in the main areas of document examination and in becoming associate members of the European Network of Forensic Science Institutes (ENFSI) handwriting working group (ENHEX).

Keith Borer Consultants operates a Continuous Professional Development Scheme for all staff. Within this scheme, Ms Caramiello undertakes regular training and development including attending Conferences, relevant training courses and undertaking proficiency tests.

Declarations

Use of Assistants

I have referred in the body of my report to any contributions of individuals who do not work for Keith Borer Consultants, and I believe it to be accurate to the extent that I have relied upon it. Where I have relied upon representations of fact or opinion provided by colleagues at Keith Borer Consultants, I have stated this below. I certify that each named individual had personal knowledge of the matters raised in the representation. A full record of the work undertaken is contained within the case notes made at the time of the examination and these can be made available for inspection if necessary.

Name	Qualifications and Experience	Outline of Work Undertaken
Kate Barr	MA, PhD. Employed as a forensic handwriting and document examiner since 1992.	Critical findings checked. Review of this report.

Expert's Declaration

I **Karen Caramiello** DECLARE THAT:

1. I understand that my duty in providing written reports and giving evidence is to help the Court, and that this duty overrides any obligation to the party by whom I am engaged or the person who has paid or is liable to pay me. I confirm that I have complied and will continue to comply with my duty.
2. I confirm that I have not entered into any arrangement where the amount or payment of my fees is in any way dependent on the outcome of the case.
3. I know of no conflict of interest of any kind, other than any which I have disclosed in my report.
4. I do not consider that any interest which I have disclosed affects my suitability as an expert witness on any issues on which I have given evidence.
5. I will advise the party by whom I am instructed if, between the date of my report and the trial, there is any change in circumstances which affect my answers to points 3 and 4 above.
6. I have shown the sources of all information I have used.
7. I have exercised reasonable care and skill in order to be accurate and complete in preparing this report.
8. I have endeavoured to include in my report those matters, of which I have knowledge or of which I have been made aware, that might adversely affect the validity of my opinion. I have clearly stated any qualifications to my opinion.
9. I have not, without forming an independent view, included or excluded anything which has been suggested to me by others, including my instructing lawyers.
10. I will notify those instructing me immediately and confirm in writing if, for any reason, my existing report requires any correction or qualification.
11. I understand that:
 - i. my report will form the evidence to be given under oath or affirmation;
 - ii. questions may be put to me in writing for the purposes of clarifying my report and that my answers shall be treated as part of my report and covered by my statement of truth;
 - iii. the court may at any stage direct a discussion to take place between experts for the purpose of identifying and discussing the expert issues in the proceedings, where possible reaching an agreed opinion on those issues and identifying what action, if any, may be taken to resolve any of the outstanding issues between the parties;
 - iv. the court may direct that following a discussion between the experts that a statement should be prepared showing those issues which are agreed, and those issues which are not agreed, together with a summary of the reasons for disagreeing;
 - v. I may be required to attend court to be cross-examined on my report by a cross-examiner assisted by an expert;
 - vi. I am likely to be the subject of public adverse criticism by the judge if the Court concludes that I have not taken reasonable care in trying to meet the standards set out above.
12. I am aware of the requirements of CPR 35, its associated practice direction and the Guidance for the Instruction of Experts in Civil Claims 2014.

KAREN CARAMIELLO



14th November 2025

Quality Declaration

Orchid Cellmark Ltd, trading as Keith Borer Consultants, is a UKAS accredited testing laboratory (no 4252); a current version of our schedule of accreditation can be found on [our website](#) or on the [UKAS website](#). The majority of our services involve the review of case work completed by other forensic service providers, and there is not currently a prescribed quality standard applicable to this. Notwithstanding, we embrace the requirements of ISO17025 and adopt them across all our services where applicable. The laboratory tests we undertake are varied, and sometimes non-routine and low-volume. This renders accreditation to ISO17025 for each test either unavailable or prohibitively expensive and we are able to offer only our own assurance of quality, having applied the rigour of the standard as best we can without independent assessment.

In this report, I have described the results of the following methods which I have employed:

Examination and comparison of handwriting and signatures (methods HAN001 & HAN002) [Accredited to ISO17025]