

EXHIBIT 13

HandwritingForensics.com

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June 6, 2011

Mr. N. Mark Kinsman
Baker Kinsman Hollis Clelland & Winer
701 Market Street
First Tennessee Bldg., Suite 1500
Chattanooga, TN 37402-4825
423-756-3333

RE: *American National Property And Casualty Co. v. Carol Ann Stutte,
Laura Jean Stutte and Chase Home Finance, LLC* Civil Action #3:11 CV
219, in the United States District Court for the Eastern District of
Tennessee, at Knoxville

Dear Mr. Kinsman,

The following photos were sent to me via a "flash drive" of handwriting samples for the purpose of a handwriting identification examination:

STANDARDS FOR IDENTIFICATION:

- K1 Photos of words spray painted on several 4' x 8' sheets of plywood that say, "216 DEPOT ST. GAME CAMERAS IN USE", written in capital block style printed letters.
- K2 Photos of words written on boxes and a gasoline can in the basement of a house. The above described writings were purportedly written by Carol Ann Stutte and / or Laura Jean Stutte.

QUESTIONED WRITING:

- Q1 Photo of a word spray painted on the outside of a garage that says, "QUEER", written in capital block style printed letters.

FINDINGS AND CONCLUSION:

Q1 was examined and compared to K1-2 using enlargements from computer digital imaging. A transparency was also made of Q1 to aid in the comparison analysis with K1 and is included with this letter.

There were numerous significant qualifying similarities found in the comparison of the questioned word (Q1) with K1. Of particular mention were similarities in letter form,

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baseline habits, slant, and proportionate character height. The first "E" in Q1 begins with a curve in the upper portion of the "E" which is similar to the cursive style or Greek "E" found in K1 in the words "CAMERAS, DSPOT, USS, and GAMS". Other similarities were found in the Q1 letters, "U, S, R, and E" when compared with K1.

The identification of an individual as the author of a questioned writing is based upon a finding by the examiner of class and individual characteristics sufficient in number and force for the examiner to base an opinion of identity to a reasonable degree of certainty. It is my opinion based on a reasonable degree of certainty that Q1 was probably authored by the same person that authored K1.

I will be willing to testify to my findings in a Court of Law and to present demonstrative evidence.

Please call with any questions that you may have.

Sincerely,



Theresa F. Dean
Forensic Document Examiner