

IN THE MATTER OF CHRISTOPHER JOHN SAVAGE, solicitor

- AND -

IN THE MATTER OF THE SOLICITORS ACT 1974

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Mr J P Davies (in the chair)  
Mr A G Gibson  
Mr M G Taylor CBE

Date of Hearing: 13th October 2005

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## **FINDINGS**

of the Solicitors Disciplinary Tribunal  
Constituted under the Solicitors Act 1974

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An application was duly made on behalf of the Law Society by Inderjit Singh Johal, a barrister employed by the Law Society of Victoria Court, 8 Dormer Place, Leamington Spar, Warwickshire, CV32 5AE on 11th April 2005 that Christopher John Savage of London Road South, Lowestoft, Suffolk, solicitor, might be required to answer the allegations contained in the statement which accompanied the application and that such order might be made as the Tribunal should think right.

The allegations were that the Respondent had been guilty of conduct unbecoming a solicitor in each of the following respects:-

- (i) That he forged the signatures of his clients, Mr and Mrs B and Mr and Mrs Bo on mortgage deeds;
- (ii) That on 14th December 2004 at Lowestoft Magistrates Court he pleaded guilty to and was convicted of two counts of procuring execution of valuable security by deception.

The application was heard at the Court Room, 3rd Floor, Gate House, 1 Farringdon Street, London, EC4M 7NS when Inderjit Singh Johal appeared as the Applicant and the Respondent did not appear and was not represented.

The evidence before the Tribunal included the admission of the Respondent (such admission having been confirmed in the Respondent's letter to the Law Society dated 12th September 2005 which had been placed before the Tribunal).

**At the conclusion of the hearing the Tribunal made the following Order:-**

The Tribunal Orders that the Respondent, Christopher John Savage of London Road South, Lowestoft, Suffolk, solicitor, be struck off the Roll of Solicitors and it further Orders that he do pay the costs of and incidental to this application and enquiry fixed in the sum of £785.

**The facts are set out in paragraphs 1 to 7 hereunder:-**

1. The Respondent, born in 1960, was admitted as a solicitor in 1985. He practised as an assistant solicitor at Norton Peskett Solicitors at Beacon Innovation Centre, Beacon Park, Gorleston, Great Yarmouth, Norfolk. The Respondent resigned from that firm in February 2004 and was not currently working as a solicitor.
2. The Respondent's employers had instructed a forensic handwriting expert to examine the signatures of clients on mortgage documents after receiving information from staff that the Respondent may have forged signatures on such documents.
3. The handwriting expert concluded that the signatures of Mr and Mrs B and Mr and Mrs Bo on two mortgage deeds were almost certainly forged.
4. On 13th February 2004 the Respondent in a meeting with his employer admitted that he forged clients' signatures on two mortgage deeds. Subsequently the Respondent tendered his resignation which was accepted.
5. In response to enquiry from the Law Society the Respondent in his letter of 27th August 2004 fully admitted that he had forged the signatures of both Mr and Mrs B and Mr and Mrs Bo. He went on to explain that as the original mortgage deeds could not be located on the files he "recreated the mortgaged deed, signing on the clients' behalf and adding my signature as witness." The Respondent ascribed his actions to periodic bouts of clinical depression and pressure of work.
6. On 14th December 2004 the Respondent was convicted on two counts of procuring the execution of valuable security by deception. On 5th January 2005 the Respondent was sentenced to 28 days imprisonment on both counts, the sentences to run concurrently.
7. The conviction followed the Respondent's action in presenting two cheques drawn on the account of the Beccles and District Round Table Charity and the Beccles Business Association to a bank. The Respondent falsely represented that the cheques were properly authorised in accordance with the true business of the purported drawers. The Respondent was the treasurer of the organisation.

### **The Submissions of the Applicant**

8. The Respondent admitted the facts. The Applicant put both allegations as allegations of dishonesty. The Respondent also admitted that he had been dishonest.
9. Both of the allegations were of serious professional misconduct.
10. The second allegation related to proven financial dishonesty where the victim had been a charity and that was perhaps the most serious of all of the Respondent's actions. It might be said that that action was aggravated by a further breach of trust.
11. The Tribunal would be aware that the probation officer had recommended that the Respondent serve a community punishment but the Judge had imposed a custodial sentence.
12. The Respondent had fallen seriously below the high standards required of a member of the solicitors' profession and in so doing had seriously damaged the good reputation of the solicitors' profession.

### **The Submissions of the Respondent - the Respondent's letter addressed to the Law Society dated 12th September 2005**

13. "Dear Sirs

Thank you for your letters of the 5th and 7th September 2005.

Starting with your letter of the 5th September 2005;

It is not my intention to attend the disciplinary hearing on 13th October 2005 nor to be represented. I have been unemployed now for nine months and have only recently started receiving Income Support (£50 per week) as my savings and my income earning wife (which debarred me from any Income Support entitlement) have now both run out. If, at the disciplinary hearing, the Board were considering imposing a fine on me rather than striking me off, I would respectfully ask the Board to strike me off. I am not in any position, financially, to pay a fine, nor indeed costs. Further more, in light of my history of clinical depression I do not consider myself able to work as a solicitor again - to do so would, in my opinion, be to risk my mental wellbeing.

Turning to your letter of the 7th September 2005;

I confirm that my previous admission as to the facts and allegations included an admission as to dishonesty as to the first allegation.

Yours sincerely

[signed]

C J Savage"

### **The Tribunal's Findings**

14. The Tribunal find both of the allegations to have been substantiated and that the Respondent had in both instances behaved dishonestly. Neither the allegations nor the allegation of dishonesty had been contested by the Respondent.

### **The Tribunal's Decision and its Reasons**

15. Members of the solicitors' profession are expected to be persons of the highest integrity, probity and trustworthiness. Dishonesty on the part of a solicitor will not be tolerated. In order to protect the public and the good reputation of the solicitors' profession the Tribunal considered it both appropriate and proportionate to order that the Respondent be struck off the Roll of Solicitors. The Applicant sought the costs of and incidental to the application and enquiry in the sum of £785. The Tribunal considered this sum to be entirely reasonable and in order to save the expenditure of further time and expense on this matter the Tribunal ordered the Respondent to pay those costs in the fixed sum sought.

Dated this 18th day of November 2005

On behalf of the Tribunal

J P Davies  
Chairman