



**DEPARTMENT OF DEFENSE
DEFENSE LEGAL SERVICES AGENCY
DEFENSE OFFICE OF HEARINGS AND APPEALS
APPEAL BOARD
POST OFFICE BOX 3656
ARLINGTON, VIRGINIA 22203
(703) 696-4759**

Date: November 20, 2025

In the matter of:)
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-----) ISCR Case No. 24-01603
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Applicant for Security Clearance)
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APPEAL BOARD DECISION

APPEARANCES

FOR GOVERNMENT

Andrea M. Corrales, Esq., Deputy Chief Department Counsel

FOR APPLICANT

Pro se

The Department of Defense (DoD) declined to grant Applicant a security clearance. On September 24, 2024, DoD issued a Statement of Reasons (SOR) advising Applicant of the basis of that decision – security concerns raised under Guideline F (Financial Considerations) of the National Security Adjudicative Guidelines (AG) in Appendix A of Security Executive Agent Directive 4 (effective June 8, 2017) and DoD Directive 5220.6 (Jan. 2, 1992, as amended) (Directive). On September 10, 2025, Defense Office of Hearings and Appeals Administrative Judge Gatha LaFaye denied Applicant national security eligibility. Applicant appealed pursuant to Directive ¶¶ E3.1.28 and E3.1.30.

Discussion

The SOR alleged that Applicant carried four delinquent debts totaling approximately \$48,000. In response to the SOR, Applicant admitted all allegations, explaining that his debts became delinquent after he lost his job in the pandemic, and he requested that his case be decided based on the written record. Applicant was provided a complete copy of the Government's File of Relevant Material (FORM) on March 21, 2025, and was notified of his ability to respond with

objections or additional information for the Judge to consider. Applicant did not respond to the FORM. The Judge acknowledged that Applicant “may have suffered a financial setback for a time” due to his job loss in June 2020, but she went on to note that “he was hired by another company shortly after being laid off, and he has been gainfully employed in his current position since 2023.” Decision at 6. Finding “no indication that Applicant has acted responsibly, or that he has taken meaningful steps to resolve the delinquent debts alleged in the SOR,” the Judge held adversely on all allegations. *Id.*

There is no presumption of error below and the appealing party has the burden of raising claims of error with specificity. Directive ¶ E3.1.30. On appeal, Applicant makes no assertion of error on the part of the Judge, but rather requests another opportunity to explain his debts. The Appeal Board does not review cases *de novo* and is prohibited from considering new evidence on appeal. Directive ¶ E3.1.29. Accordingly, the Judge’s decision is affirmed.

Order

The decision in ISCR Case No. 24-01603 is **AFFIRMED**.

Signed: Moira Modzelewski
Moira Modzelewski
Administrative Judge
Chair, Appeal Board

Signed: Jennifer I. Goldstein
Jennifer I. Goldstein
Administrative Judge
Member, Appeal Board

Signed: Allison Marie
Allison Marie
Administrative Judge
Member, Appeal Board