



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

Date: January 15, 2026

In the matter of:

Applicant for Security Clearance

ISCR Case No. 24-02140

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 December 27, 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 December 15, 2025, Defense Office of Hearings and Appeals Administrative Judge Candace Le'i Garcia denied Applicant national security eligibility. Applicant appealed pursuant to Directive ¶¶ E3.1.28 and E3.1.30.

Discussion

The SOR alleged one delinquent debt totaling approximately \$24,000. In his response to the SOR, Applicant admitted the debt. He also stated that the account will “fall off” his credit report in August 2025. Applicant elected a decision on the written record and subsequently submitted additional information in response to the Government’s File of Relevant Material.

The Judge found adversely on the sole allegation. In her analysis of the mitigating conditions she noted, “Merely waiting for a debt to drop off a credit report due to the passage of time is not a factor in an applicant’s favor.” Decision at 5. She concluded that none of the

mitigating conditions were established because Applicant's unwillingness to resolve his delinquent debt continued to cast doubt on his current reliability, trustworthiness, and judgment.

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 but rather requests "another audit" of his records. He also attached a new credit report from January 2026 that does not include the alleged SOR debt. The Appeal Board does not review cases *de novo* and is prohibited from considering new evidence on appeal. Directive ¶ E3.1.29.

The Board's authority to review a case is limited to cases in which the appealing party has alleged the judge committed harmful error. Because Applicant has not made such an allegation of error, the decision of the Judge denying Applicant national security eligibility is sustainable.

Order

The decision in ISCR Case No. 24-02140 is **AFFIRMED**.

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

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

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