

clearance application (SCA). In response to the SOR, Applicant admitted all allegations with explanation.

The Judge found in Applicant's favor on one minor past-due consumer debt, which had been resolved. Opining that Applicant submitted insufficient evidence to support that his debts were being addressed voluntarily, that his federal tax returns had been filed, or that any resulting tax balance was being paid, the Judge resolved the remaining Guideline F allegations adversely. The Judge also found adversely on the Guideline E allegations, noting Applicant's earlier failure to disclose his financial and tax problems on a 2020 SCA, and he concluded that Applicant's 2022 SCA falsifications continue to cast doubt on his 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, and he instead requests reconsideration of the decision and additional time to resolve his debts. Applicant also provides new evidence in the form of narrative updates about his efforts to resolve the financial problems. 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. 23-01864 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