



**DEFENSE LEGAL SERVICES AGENCY
DEFENSE OFFICE OF HEARINGS AND APPEALS
APPEAL BOARD**



Date: July 9, 2026

In the matter of:

Applicant for Security Clearance

ISCR Case No. 25-01224

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 30, 2025, DoD issued a Statement of Reasons (SOR) advising Applicant of the basis of that decision – security concerns raised under Guideline F (Financial Considerations) and Guideline E (Personal Conduct) 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). The Government subsequently withdrew the Guideline E allegation. On May 22, 2026, Defense Office of Hearings and Appeals Administrative Judge Richard A. Cefola denied Applicant national security eligibility. Applicant appealed pursuant to Directive ¶¶ E3.1.28 and E3.1.30.

Discussion

The SOR, as amended, alleged that Applicant carried ten consumer, automobile, residential lease, and student loan debts that were delinquent for approximately \$27,000. In response to the SOR, Applicant admitted all allegations with explanation and requested that his case be decided based on the written record. He received a complete copy of the Government's File of Relevant Material (FORM) on March 10, 2026, and was notified of his ability to respond with any objections

or additional information for the Judge to consider. Applicant did not respond to the FORM, and the Judge resolved all allegations adversely.

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 reiterates his efforts to resolve his financial problems and requests reconsideration of his case. The Appeal Board does not review cases *de novo* and our authority to review a case is limited to matters in which the appealing party has raised a claim of harmful error. Applicant has not alleged any such error. Accordingly, the Judge's decision is affirmed.

Order

The decision in ISCR Case No. 25-01224 is **AFFIRMED**.

Signed: Moira Modzelewski

Moira Modzelewski
Administrative Judge
Chair, Appeal Board

Signed: Allison Marie

Allison Marie
Administrative Judge
Member, Appeal Board

Signed: Eric H. Borgstrom

Eric H. Borgstrom
Administrative Judge
Member, Appeal Board