



**DEPARTMENT OF DEFENSE  
DEFENSE OFFICE OF HEARINGS AND APPEALS**



In the matter of:  [Redacted]  Applicant for Security Clearance	) ) ) ) )	ISCR Case No. 18-01779
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**Appearances**

For Government: Moira Modzelewski, Esq., Department Counsel  
For Applicant: *Pro se*

04/12/2019

**Decision**

FOREMAN, LeRoy F., Administrative Judge:

This case involves security concerns raised under Guideline F (Financial Considerations). Eligibility for access to classified information is granted.

Applicant submitted a security clearance application on February 23, 2107. On September 28, 2018, the Department of Defense Consolidated Adjudications Facility (DOD CAF) sent him a Statement of Reasons (SOR) alleging security concerns under Guideline F. The DOD CAF acted under Executive Order (Exec. Or.) 10865, *Safeguarding Classified Information within Industry* (February 20, 1960), as amended; DOD Directive 5220.6, *Defense Industrial Personnel Security Clearance Review Program* (January 2, 1992), as amended (Directive); and the adjudicative guidelines (AG) promulgated in Security Executive Agent Directive 4, *National Security Adjudicative Guidelines* (December 10, 2016).

The case was assigned to me on February 26, 2019, and I conducted the hearing as scheduled on March 27, 2019. Department Counsel submitted Government’s Exhibits 1 through 4, which were admitted without objection. Applicant testified and submitted Applicant’s Exhibits A through K, which were admitted without objection. On April 1, 2019,

I notified Department Counsel that I intended to issue a summary disposition in Applicant's favor. Department Counsel did not object.

The SOR alleged 11 delinquent debts that are reflected in Applicant's credit reports. The debts were incurred due to his losses of a series of second jobs and a marital breakup that left him with most of the marital debts and custody of his son, for whom he receives no child support. When he answered the SOR, he had completed a financial counseling course. He submitted evidence that three of the debts were paid before the SOR was issued, and he had negotiated payment agreements for two debts. He had received a settlement agreement for one debt which he intended to accept. He did not recognize five debts and he asked the creditors to verify them.

At the hearing, he had verified all the questionable debts. (Tr. 32) He submitted documentary evidence that he had paid all the debts except one, for which he was making payments under a payment agreement. (Tr. 34-41; AX A through J.) I conclude that Applicant presented sufficient evidence to mitigate security concerns under Guideline F. The mitigating conditions in AG ¶¶ 20(b), 20(c), and 20(d) are established.

Applicant has met his burden of persuasion to show that it is clearly consistent with the national security interests of the United States to continue his eligibility for access to classified information. Clearance is granted.

LeRoy F. Foreman  
Administrative Judge