



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



In the matter of:)
)
) ISCR Case No. 18-01873
)
Applicant for Security Clearance)

Appearances

For Government: Michelle Tilford, Esq., Department Counsel
For Applicant: Pro se
03/15/2019

Decision

KILMARTIN, Robert J., Administrative Judge:

Applicant mitigated the security concerns under Guideline F, financial considerations, and Guideline B, foreign influence. Applicant's eligibility for access to classified information is granted.

Statement of the Case

Applicant submitted a security clearance application (SCA) on October 7, 2016. On September 26, 2018, the Department of Defense Consolidated Adjudications Facility (DOD CAF) issued Applicant a Statement of Reasons (SOR) detailing security concerns under Guideline F, financial considerations. An amended SOR, was subsequently issued under Guideline F, alleging a child-support arrearage, and under Guideline B, foreign influence. The DOD CAF acted under Executive Order (EO) 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 (AGs) implemented by DOD on June 8, 2017.

Applicant timely answered the SOR with a detailed six-page answer, admitting that at one time he owed most of the delinquent debts alleged, but he has since

resolved all but two of the alleged delinquencies. He attached documentary evidence to his Answer with explanations. Applicant answered the amended SOR on February 17, 2018, denying the allegation at SOR ¶ 1.i and admitting the allegation at SOR ¶ 2.a. The case was assigned to me on January 30, 2019. The Defense Office of Hearings and Appeals (DOHA) notified Applicant that the hearing was scheduled for February 26, 2019. I convened the hearing as scheduled.

The Government's Exhibits (GE) 1 through 10 were admitted into evidence without objection. At the hearing, Applicant testified and submitted Applicant's Exhibits (AE) A through P, which were admitted without objection. The transcript (Tr.) was received at DOHA on March 6, 2019.

Request for Administrative Notice

Department Counsel submitted a written request that I take administrative notice of certain facts about China or the Peoples Republic of China (PRC). The request and the attached source documents were not admitted into evidence, but were included in the record as Hearing Exhibit (HE) I.

The request listed supporting documents to show detail and context for those facts. AG ¶ 6, Foreign Influence, provides, "Adjudication under this Guideline can and should consider the identity of the foreign country in which the foreign contact or financial interest is located, including, but not limited to, such considerations as whether the foreign country is known to target United States citizens to obtain protected information and/or is associated with a risk of terrorism." A risk assessment in this case necessitates administrative notice of facts concerning the PRC.

Administrative or official notice is the appropriate type of notice used for administrative proceedings. See ISCR Case No. 05-11292 at 4 n.1 (App. Bd. Apr. 12, 2007); ISCR Case No. 02-24875 at 2 (App. Bd. Oct. 12, 2006) (citing ISCR Case No. 02-18668 at 3 (App. Bd. Feb. 10, 2004) and *McLeod v. Immigration and Naturalization Service*, 802 F.2d 89, 93 n.4 (3d Cir. 1986)). Usually administrative notice at ISCR proceedings is accorded to facts that are either well known or from government reports. See Stein, *ADMINISTRATIVE LAW*, Section 25.01 (Bender & Co. 2006) (listing fifteen types of facts for administrative notice).

Applicant did not object, and I have taken administrative notice of the facts contained in the HE I source documents, and incorporated them by reference. The facts are summarized in the written request and will not be repeated in this decision. However, of particular note, are the following salient facts gleaned from HE 1.

PEOPLE'S REPUBLIC OF CHINA

The National Counterintelligence Executive has identified China and Russia as the most aggressive collectors of U.S. economic information and technology. China's intelligence services, as well as private companies and other entities, frequently seek to

exploit Chinese citizens or persons with family ties to China, who can use their insider access to corporate networks to steal secrets using removable media devices or e-mail.

In assessing the military and security developments in China, the DOD has reported that: Chinese actors are the world's most active and persistent perpetrators of economic espionage. Chinese attempts to collect U.S. technological and economic information will continue at a high level and will represent a growing and persistent threat to U.S. economic security. The nature of the cyber threat will evolve with continuing technological advances in the global information environment. Chinese leaders are focused on developing the capabilities they deem necessary to deter or defeat adversary power projection and counter third-party, including U.S., intervention during a crisis or conflict. China's military modernization is producing capabilities that have the potential to reduce core U.S. military technological advantages.

Further, the DOD found that China very likely uses its intelligence services and employs other illicit approaches that violate U.S. laws and export controls to obtain key national security and export-restricted technologies, controlled equipment, and other materials unobtainable through other means. China is using its cyber capabilities to support intelligence collection against the U.S. diplomatic, economic, and defense-industrial base sectors that support U.S. national defense programs. China uses state-sponsored industrial and technical espionage to increase the level of technologies and expertise available to support military research, development, and acquisition.

The organizational network of China's military-industrial complex is such that the People's Liberation Army (PLA) is able to access sensitive and dual-use technologies or knowledgeable experts under the guise of civilian research and development. China has in place a long-term, comprehensive military-modernization program designed to improve its armed forces' capacity to fight short-duration, high-intensity regional conflicts and, as China's global footprint and international interests grow, its military modernization program has become progressively more focused on investments for a range of missions beyond China's periphery.

In assessing the national-security implications of the bilateral trade and economic relationship between the U.S. and China, the U.S.-China Economic and Security Review Commission has reported: Since at least the mid-2000s, the Chinese government has conducted large-scale cyber-espionage against the United States. China has compromised a range of U.S. networks, including those of DoD, defense contractors, and private enterprises. China's material incentives for continuing this activity are immense and unlikely to be altered by small scale U.S. actions. China's progress modernizing its defense industry is due in large part to China's substantial and sustained investment in defense research and development (R&D). China's large-scale, state-sponsored theft of intellectual property and proprietary information also has allowed China to fill knowledge gaps in its domestic defense and commercial R&D.

With respect to human rights concerns observed in China, the U.S. Department of State reported: The People's Republic of China (PRC) is an authoritarian state in

which the Chinese Communist Party (CCP) is the paramount authority. CCP members hold almost all top government and security apparatus positions. Repression and coercion have markedly increased recently, particularly against organizations and individuals involved in civil and political rights advocacy, and public interest and ethnic minority issues, and against law firms that took on sensitive cases.

Human rights concerns that were observed included: extralegal measures to prevent public expression of critical opinions; repression of free speech, religion, association, assembly and movement for certain minorities; extrajudicial killings; enforced disappearance and incommunicado detention, including prolonged detentions in "black jails;" torture and coerced confessions of prisoners; detention and harassment of individuals who sought to peacefully exercise their rights under the law; a lack of due process; searches of premises without warrants; monitoring of communications; opening of domestic and international mail; as well as severe restrictions on citizens' freedom of association and free speech.

Findings of Fact¹

Applicant is 56 years old. He married in 1994 and divorced in 2011. (Tr. 35) Applicant was married previously from 1985 to 1990, and he has two adult children from that marriage. He has been cohabitating for two years with a Chinese national, who recently applied for citizenship in the United States. (Tr. 36) She has a green card. Applicant reported some college but no degree. (Tr. 39-40) He served honorably in the U.S. Navy from 1983 to 2004 and attained the rank of Chief Warrant Officer-3 (CWO-3). He had an explosive ordnance disposal specialty rating and earned numerous awards including three Meritorious Service Medals, several Naval Commendation Medals, and Naval Achievement Medals. Applicant held security clearances for most of his career, without incident. He previously worked as a security specialist (GS-15) for Department of Homeland Security (DHS) from 2005 to 2010, and he is now employed by a federal contractor helping to stand up the weapons of mass destruction office for DHS.

The SOR alleges delinquent debts totaling \$28,537 plus a Chapter 7 bankruptcy petition filed in 2014 that was dismissed three months later. The Amended SOR adds an allegation of an arrearage to a state division of child support in the approximate amount of \$9,278. However, Applicant denies that alleged arrearage (SOR ¶ 1.i) and there is no credible evidence to establish it. His ex-wife furnished an affidavit stating that Applicant has timely paid all child support directly to her as required by the divorced decree. No state agency was ever involved. (AE J) The Amended SOR also added a Guideline B, foreign influence, allegation at ¶ 2.a. Applicant admitted most of the allegations in his Answer to the SOR and attached documents demonstrating that he has either resolved, or is in the process of resolving, all but two of the alleged debts.

¹ Unless stated otherwise, the source of the information in this section is Applicant's October 7, 2016, security clearance application (SCA) (GE 2).

Applicant testified credibly that he traveled extensively for his job at DHS and relied on his wife to pay their bills and handle the finances. (Tr. 72) When they started having marital difficulties, he obtained his credit report in 2009, and realized that he did not recognize many of the delinquent debts reflected. (Tr. 109) He requested validation of the debts in accordance with the Fair Debt Collection Practices Act (FDCPA) and attempted to settle them at a compromised amount, to no avail. (Tr. 110) It was apparent that his ex-wife misused a general power of attorney, which Applicant provided to her in his absence, and she ran up exorbitant credit-card debts. (Tr. 112) He procured the services of a credit-repair agency, which was unhelpful. His divorce became final in 2011.

Applicant submitted a matrix at his hearing that reflects settlement, or a payment plan, for all but two of the alleged debts in the SOR. (AE P) He also provided documentary substantiation in support of the matrix. SOR ¶ 1.a, a charged-off debt in the amount of \$17,971, was settled for \$5,391 on December 18, 2018. (AE B and G) SOR ¶ 1.b was a past-due debt to a bank in the amount of \$1,161. Originally, Applicant was informed that he was unable to pay on this joint account because his ex-wife had included it in her Chapter 7 bankruptcy filing in 2013. (Tr. 50, 58) That bankruptcy made it extremely difficult for Applicant to access the websites of creditors or negotiate settlements. The past-due amount of \$1,154 was paid via check on February 24, 2019. (AE N) The account is now current. (Tr. 49-51) All of their accounts were held jointly due to the hazardous nature of Applicant's job. (Tr. 50)

In July 2018, before the SOR was issued, Applicant hired a second, more reputable, credit-counseling agency. (Tr. 59-60) He did not know what some of the delinquencies were for, or whether they had been included in his ex-wife's bankruptcy case. SOR ¶ 1.c was a debt placed for collection by a university in the amount of \$4,327. Applicant made eight payments of \$100 from February 2018 through October 2018 and the university pulled the delinquency back from its collection agency in 2019. It agreed to accept three payments of \$2,300 over 90 days to settle it. Applicant provided documentary evidence that he has made several payments in accordance with that agreement. (AE L, M, O, Tr. 52-54)

SOR ¶ 1.d was a charged-off debt by a federal credit union in the amount of \$3,839. The account was settled via payment in the amount of \$1,344 on December 18, 2018, and the balance is now zero. (AE C and H) SOR ¶ 1.e was a medical bill placed for collection in the amount of \$121. It resulted from an insurance dispute after Applicant was hit by a drunk, uninsured, driver, while Applicant was operating a rental car. Applicant testified credibly that his credit-counseling agency, and lawyers, made repeated efforts to contact the creditor and it was unable to locate any account for Applicant. Applicant logically believes it was paid by the insurance company or should have been. (Tr. 55-56) Applicant tried to file a Chapter 7 bankruptcy petition pro se in September 2014. It was dismissed in December 2014, as alleged in SOR ¶ 1.e, because he missed a meeting and was unsure how to proceed with the process. (GE 4-6) He attempted to resolve the delinquencies run up by his ex-wife on his own.

SOR ¶ 1.g alleges a charged-off account in the amount of \$674. Applicant's credit-counseling agency and law firm contacted the creditor and were unable to obtain any account information. I trust that it no longer exists. Applicant used his GI bill education benefits at an out-of-state institution. While he was away, he left virtually everything that he owned, including guitars, amplifiers, bikes and shadow boxes – Medals etc. in a storage facility. He fell behind on payments to the storage company, as a struggling student enduring a divorce, and he received notice that his belongings would be sold at auction due to a past-due amount of \$444. (Tr. 63-64) He could not attend the auction. He settled this debt alleged at SOR ¶ 1.h for \$200 on January 25, 2019, despite that the company auctioned off his property, which had a value greatly exceeding the \$444 owed.

Applicant's Chinese cohabitant came to the U.S. in 2009 with her deceased husband who was a U.S. citizen. (Tr. 78) She took an exam for U.S. citizenship in February 2019. (Tr. 39) They met on the match.com dating website in 2015. (Tr. 74) She works as a massage therapist. (Tr. 93) Applicant testified that she never had any affiliation with the Chinese government or intelligence services. She contacts her parents in China using the "we-chat" application a few times each week. Applicant has never met her parents or siblings, and they do not speak English. (Tr. 84) She visits her family in China once each year and stays for a month. (Tr. 99) Applicant professes his love for his cohabitant. (Tr. 92)

Applicant provided a copy of his impressive resume and two positive character reference letters attesting to his integrity, trustworthiness, and reliability. He had financial counseling first in 2009 with a credit-repair company, and again in 2014. He has acquired no recent delinquent debts, and his financial situation is stable.

Policies

When evaluating an applicant's suitability for a security clearance, the administrative judge must consider the adjudicative guidelines. In addition to brief introductory explanations, the adjudicative guidelines list potentially disqualifying conditions and mitigating conditions, which are used in evaluating an applicant's eligibility for access to classified information.

These guidelines are not inflexible rules of law. Instead, recognizing the complexities of human behavior, these guidelines are applied in conjunction with the factors listed in the adjudicative process. The administrative judge's overarching adjudicative goal is a fair, impartial, and commonsense decision. According to AG, Appendix A, ¶ 2(a), the adjudicative process is an examination of a sufficient period and a careful weighing of a number of variables of an individual's life to make an affirmative determination that the individual is an acceptable security risk. This is known as the "whole-person concept." The administrative judge must consider all available, reliable information about the person, favorable and unfavorable, in making a decision.

The protection of the national security is the paramount consideration. AG, Appendix A, ¶ 2(b) requires that “[a]ny doubt concerning personnel being considered for national security eligibility will be resolved in favor of the national security.” In reaching this decision, I have drawn only those conclusions that are reasonable, logical, and based on the evidence contained in the record. Likewise, I have avoided drawing inferences grounded on mere speculation or conjecture.

Under Directive ¶ E3.1.14, the Government must present evidence to establish controverted facts alleged in the SOR. Under Directive ¶ E3.1.15, an “applicant is responsible for presenting witnesses and other evidence to rebut, explain, extenuate, or mitigate facts admitted by applicant or proven by Department Counsel, and has the ultimate burden of persuasion as to obtaining a favorable security decision.”

A person who seeks access to classified information enters into a fiduciary relationship with the Government predicated upon trust and confidence. This relationship transcends normal duty hours and endures throughout off-duty hours. The Government reposes a high degree of trust and confidence in individuals to whom it grants access to classified information. Decisions include, by necessity, consideration of the possible risk that an applicant may deliberately or inadvertently fail to safeguard classified information. Such decisions entail a certain degree of legally permissible extrapolation as to potential risk of compromise of classified information.

Analysis

Guideline F, Financial Considerations

The security concern relating to financial considerations is set out in AG ¶18:

Failure to live within one’s means, satisfy debts, and meet financial obligations may indicate poor self-control, lack of judgment, or unwillingness to abide by rules and regulations, all of which can raise questions about an individual’s reliability, trustworthiness and ability to protect classified or sensitive information. Financial distress can also be caused or exacerbated by, and thus can be a possible indicator of, other issues of personnel security concern such as excessive gambling, mental health conditions, substance abuse, or alcohol abuse or dependence. An individual who is financially overextended is at greater risk of having to engage in illegal or otherwise questionable acts to generate funds.

This concern is broader than the possibility that an individual might knowingly compromise classified information in order to raise money. It encompasses concerns about an individual’s self-control, judgment, and other qualities essential to protecting classified information. An individual who is financially irresponsible may also be irresponsible, unconcerned, or negligent in handling and safeguarding classified information.

AG ¶ 19 provides conditions that could raise security concerns. The following are potentially applicable here:

- (a) inability to satisfy debts;
- (b) unwillingness to satisfy debts regardless of the ability to do so; and
- (c) a history of not meeting financial obligations.

Applicant's delinquent debts alleged in the SOR are confirmed by his credit reports (except SOR ¶¶ 1.e and 1.i), answer to the SOR, and documents submitted at the hearing. The Government produced substantial evidence to support the disqualifying conditions in AG ¶¶ 19(a), 19(b), and 19(c), thereby shifting the burden to Applicant to produce evidence to rebut, explain, extenuate, or mitigate the facts.²

The guideline also includes conditions that could mitigate security concerns arising from financial difficulties. The following mitigating conditions under AG ¶ 20 are potentially applicable:

- (a) the behavior happened so long ago, was so infrequent, or occurred under such circumstances that it is unlikely to recur and does not cast doubt on the individual's current reliability, trustworthiness, or good judgment;
- (b) the conditions that resulted in the financial problem were largely beyond the person's control . . . , and the individual acted responsibly under the circumstances;
- (c) the individual has received, or is receiving financial counseling for the problem from a legitimate and credible source, such as non-profit credit counseling service, and there are clear indications that the problem is being resolved or is under control;
- (d) the individual has initiated and is adhering to a good-faith effort to repay overdue creditors and otherwise resolved debts; and
- (e) the individual has a reasonable basis to dispute the legitimacy of the past-due debt, which is the cause of the problem and provides documented proof to substantiate the basis of the dispute or provides evidence of actions to resolve the issue.

Applicant endured an expensive divorce and a downturn in the economy. He mistakenly relied on his ex-wife to handle the finances while he was overseas, and she misused a general power of attorney that he provided. He pays child support to her

² Directive ¶ E3.1.15. See ISCR Case No. 02-31154 at 5 (App. Bd. Sep 22, 2005) (An applicant has the burden of proving a mitigating condition, and the burden of disproving it never shifts to the Government).

directly in compliance with the terms of their divorce decree. These conditions were beyond his control. He has done everything possible to pay off most of his delinquent debts and enter into repayment plans for others. He documented strict compliance with these repayment plans through a stream of continuous payments to creditors including the university. He has now produced relevant and responsive documentation, demonstrating that he acted responsibly under the circumstances. Applicant appropriately engaged a two different credit-counseling services to address his financial problems. He also retained the professional services of a law firm, which effectively addressed the allegations in the SOR. He had independent financial counseling. All of his debts alleged in the SOR, have been paid in full or they are in repayment plans. He has met his burden to show that his financial problems are under control, and that his debts were incurred under circumstances making them unlikely to recur. The mitigating conditions enumerated above in AG ¶ 20 apply.

Guideline B, Foreign Influence

The security concern for foreign influence is set out in AG ¶ 6:

Foreign contacts and interests, including, but not limited to business, financial, and property interests, are a national security concern if they result in divided allegiance. They may also be a national security concern if they create circumstances in which the individual may be manipulated or induced to help a foreign person, group, organization, or government in a way that is inconsistent with U.S. interests or otherwise made vulnerable to pressure or coercion by any foreign interest. Assessment of foreign contacts and interests should consider the country in which the foreign contact or interest is located, including, but not limited to, such considerations as whether the foreign country is known to target United States citizens to obtain classified or sensitive information or is associated with a risk of terrorism.

The guideline notes several conditions that could raise security concerns under AG ¶ 7. The following are potentially applicable in this case:

(a) contact, regardless of method, with a foreign family member, business or professional associate, friend, or other person who is a citizen of or resident in a foreign country if that contact creates a heightened risk of foreign exploitation, inducement, manipulation, pressure, or coercion;

(b) connections to a foreign person, group, government, or country that create a potential conflict of interest between the individual's obligation to protect classified or sensitive information or technology and the individual's desire to help a foreign person, group, or country by providing that information or technology; and

(e) shared living quarters with a person or persons, regardless of citizenship status, if that relationship creates a heightened risk of foreign inducement, manipulation, pressure, or coercion.

Applicant's girlfriend was born in China, but came to the United States in 2009 and applied for U.S. citizenship recently. He cohabitates with her, and she is in contact with her parents in China. Applicant's girlfriend creates a potential conflict of interest and a heightened risk of foreign exploitation, inducement, manipulation, pressure, and coercion, both directly and through her family members. Applicant bears a very heavy burden in mitigating security concerns where a country is hostile to United States interests. AG ¶¶ 7(a), 7 (b), and 7(e) are implicated by the evidence. Accordingly, Applicant's relationship with his girlfriend creates a heightened risk of foreign exploitation, inducement, manipulation, pressure, or coercion.

Conditions that could potentially mitigate foreign influence security concerns are provided under AG ¶ 8. The following are potentially applicable:

(a) the nature of the relationships with foreign persons, the country in which these persons are located, or the positions or activities of those persons in that country are such that it is unlikely the individual will be placed in a position of having to choose between the interests of a foreign individual, group, organization, or government and the interests of the United States; and

(b) there is no conflict of interest, either because the individual's sense of loyalty or obligation to the foreign person, or allegiance to the group, government, or country is so minimal, or the individual has such deep and longstanding relationships and loyalties in the U.S., that the individual can be expected to resolve any conflict of interest in favor of the U.S. interest.

Applicant has demonstrated a long-standing preference for working and living in the U.S. He served in harm's way in explosive-ordnance disposal in the U.S. Navy for 22 years. He received numerous awards and decorations for his service. He continued to serve U.S. interests as a civilian at DHS with high level clearances in a critical billet supporting national security. Although he admits strong bonds of affection with his Chinese girlfriend, these bonds are not sufficient to offset or overcome his demonstrated, long-term commitment to the U.S. and self-abnegation in its service under dangerous conditions.³

I considered the totality of Applicant's foreign contacts and interests. Guideline B is not limited to countries hostile to the United States:

³ The Appeal Board has held that "an Applicant's proven record of action in defense of the United States is very important and can lead to a favorable result for an Applicant in a Guideline B case." ISCR Case 04-02511 at 4 (App. Bd. March 20, 2007).

The United States has a compelling interest in protecting and safeguarding classified information from any person, organization, or country that is not authorized to have access to it, regardless of whether that person, organization, or country has interests inimical to those of the United States.⁴

The distinctions between friendly and unfriendly governments must be made with caution. Relations between nations can shift, sometimes dramatically and unexpectedly. Furthermore, friendly nations can have profound disagreements with the U.S. over matters they view as important to their vital interests or national security. Finally, we know friendly nations have engaged in espionage against the United States, especially in the economic, scientific, and technical fields. The nature of a nation's government, its relationship with the U.S., and its human rights record are relevant in assessing whether an applicant's family members are vulnerable to government coercion. The risk of coercion, persuasion, or duress is significantly greater if the foreign country has an authoritarian government, a family member is associated with or dependent upon the government, the country is known to conduct intelligence operations against the U.S., or the foreign country is associated with a risk of terrorism.

Whole-Person Concept

Under the whole-person concept, the administrative judge must evaluate an applicant's eligibility for a security clearance by considering the totality of the applicant's conduct and all the circumstances. The administrative judge should consider the nine adjudicative process factors listed at AG, Appendix A, ¶ 2(d):

(1) the nature, extent, and seriousness of the conduct; (2) the circumstances surrounding the conduct, to include knowledgeable participation; (3) the frequency and recency of the conduct; (4) the individual's age and maturity at the time of the conduct; (5) the extent to which participation is voluntary; (6) the presence or absence of rehabilitation and other permanent behavioral changes; (7) the motivation for the conduct; (8) the potential for pressure, coercion, exploitation, or duress; and (9) the likelihood of continuation or recurrence.

Under AG, Appendix A, ¶ 2(c), the ultimate determination of whether to grant eligibility for a security clearance must be an overall commonsense judgment based upon careful consideration of the guidelines and the whole-person concept.

I considered the potentially disqualifying and mitigating conditions in light of all the facts and circumstances surrounding this case. I have incorporated my comments under Guidelines B and F in my whole-person analysis. Some of the factors in AG, Appendix A, ¶ 2(d) were addressed under that guideline. Applicant has a home and

⁴ ISCR Case No. 02-11570 at 5 (App. Bd. May 19, 2004).

family in the U.S. and he has devoted his professional life to counter-terrorism efforts and U.S. national security.

Applicant's finances and foreign contacts are no longer a security concern. The record evidence leaves me with no questions or doubts as to Applicant's suitability for a security clearance. For all these reasons, I conclude Applicant has mitigated the security concerns arising under Guideline F, financial considerations, and Guideline B, foreign influence.

Formal Findings

Formal findings for or against Applicant on the allegations set forth in the SOR, as required by section E3.1.25 of Enclosure 3 of the Directive, are:

Paragraph 1, Guideline F:	FOR APPLICANT
Subparagraphs 1.a through 1.i:	For Applicant
Paragraph 2, Guideline B:	FOR APPLICANT
Subparagraph 2.a:	For Applicant

Conclusion

In light of all of the circumstances presented by the record in this case, it is clearly consistent with the interests of national security to grant Applicant a security clearance. Eligibility for access to classified information is granted.

Robert J. Kilmartin
Administrative Judge