DEPARTMENT OF DEFENSE
DEFENSE OFFICE OF HEARINGS AND APPEALS

In the matter of:	)	
	)	
	)	ISCR Case No. 20-01527
	)	
Applicant for Security Clearance	)	

Appearances

For Government: Nicholas T. Temple, Esquire, Department Counsel
For Applicant: *Pro se*

03/26/2021

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Decision

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GALES, Robert Robinson, Administrative Judge:

Applicant failed to mitigate the security concerns regarding Financial Considerations. Eligibility for a security clearance is denied.

Statement of the Case

On December 11, 2017, Applicant applied for a security clearance and submitted a Questionnaire for National Security Positions (SF 86). On September 22, 2020, the Defense Counterintelligence and Security Agency (DCSA) Consolidated Adjudications Facility (CAF) issued a Statement of Reasons (SOR) to her, under Executive Order (Exec. Or.) 10865, *Safeguarding Classified Information within Industry* (February 20, 1960), as amended and modified; DOD Directive 5220.6, *Defense Industrial Personnel Security Clearance Review Program* (January 2, 1992), as amended and modified (Directive); and Directive 4 of the Security Executive Agent (SEAD 4), *National Security Adjudicative Guidelines* (AG) (December 10, 2016), effective June 8, 2017.

The SOR alleged security concerns under Guideline F (Financial Considerations) and detailed reasons why the DCSA adjudicators were unable to find that it is clearly consistent with the national interest to grant or continue a security clearance for Applicant.

The SOR recommended referral to an administrative judge to determine whether a clearance should be granted, continued, denied, or revoked.

On October 15, 2020, Applicant responded to the SOR and elected to have her case decided on the written record in lieu of a hearing. (Item 2) A complete copy of the Government's file of relevant material (FORM) was mailed to Applicant by the Defense Office of Hearings and Appeals (DOHA) on December 2, 2020, and she was afforded an opportunity after receipt of the FORM to file objections and submit material in refutation, extenuation, or mitigation. In addition to the FORM, Applicant was furnished a copy of the Directive as well as the Adjudicative Guidelines applicable to her case. Applicant received the FORM on January 7, 2021. Her response was due on February 6, 2021. Applicant chose not to respond to the FORM, for as of March 18, 2021, no response had been received. The case was assigned to me on March 18, 2021.

Findings of Fact

In her Answer to the SOR, Applicant admitted two of the SOR allegations pertaining to financial considerations (SOR ¶¶ 1.a. and 1.b.). Her comments with respect to both her admissions and her denials are incorporated herein. After a complete and thorough review of the evidence in the record, and upon due consideration of same, I make the following findings of fact:

Background

Applicant is a 34-year-old employee of a defense contractor. She has been serving as a financial analyst with her current employer since February 2018. She previously served as either a bookkeeper or financial analyst with other employers from September 2010 until February 2018, except during a three-year period during 2014 through 2017, when she chose to be a stay-home mother and homemaker. A 2005 high school graduate, she received an associate's degree in 2007. She has never served with the U.S. military. She has never been granted a security clearance. She was married in 2014. She has two children, born in 2007 and 2014, as well as two step-children, born in 2009 and 2012.

Financial Considerations

General source information pertaining to the financial accounts discussed below can be found in the following exhibits: Item 4 (Combined Experian, TransUnion, and Equifax Credit Report, dated January 4, 2014); Item 5 (Combined Experian, TransUnion, and Equifax Credit Report, dated December 16, 2017); Item 6 (Equifax Credit Report, dated July 9, 2019); Item 7 (Equifax Credit Report, dated February 12, 2020); Item 8 (Equifax Credit Report, dated November 6, 2020); Item 9 (Enhanced Subject Interview, dated February 21, 2018, and February 27, 2018); and an undated TransUnion Credit Report, attached to Applicant's Answer to the SOR.

In February 2018, during two interviews with an investigator from the U.S. Office of Personnel Management (OPM), Applicant initially claimed to be surprised that her student loans, opened between 2006 and 2010, were delinquent, because her father had

agreed to pay them. When she checked her credit report with Credit Karma, there was no indication that they were delinquent. She acknowledged that in 2014, she received a telephone call with respect to the student loans, and after she described being an unemployed single parent, she was informed that her five student loans would be deferred. After discussing the situation with her father, he advised her that two or three student loans were in his name, and he said he would bring them current. (Item 9, at 5-7) She also contended that her income tax refund, in the amount of $5,270, was being seized by the Internal Revenue Service (IRS) and distributed to her outstanding student loans. (Item 9, at 6-7) At the end of her first interview, Applicant was given five days to provide documentation or further information regarding her student loans. (Item 9, at 6) She failed to submit any documentation, but did describe her discussion with her father as well as the IRS action.

In her Answer to the SOR, Applicant revised her story. She contended that her parents informed her that her student loans were all paid, using a savings account they had started for her when she was in high school. She claimed that they had never received any notices from the U.S. Department of Education (DOE) regarding the loans while residing at the same address for the past 30 years. (Item 2, at 1) She also stated that she had contacted the DOE in September 2020, in order to obtain additional information on the open loans and to plan on a way to pay off her loans. She eventually submitted a Loan Rehabilitation Loan and Expense Form to establish a repayment plan, as well as a Loan Discharge Application: Unpaid Refund Form to dispute loans for classes she never enrolled in. She contended that her requested actions would be completed within no more than 60 days from her applications. (Item 2, at 2)

Applicant failed to submit any documents, such as the education savings account payments; copies of the two forms she claimed she submitted to the DOE; any documents from the DOE indicating deferment or forbearance actions; any documents from the IRS reflecting the seizure of an income tax refund; or any correspondence with the schools she claimed had falsely submitted loan applications in her name for classes in which she did not enroll. She has not claimed that payments have been made for any of the student loans since the SOR was issued.

The SOR alleged four delinquent accounts that were placed for collection, totaling approximately $27,619, as set forth as follows:

SOR ¶ 1.a. refers to a $7,000 student loan with an unpaid balance increased to $12,650 that was initially granted by a lender, transferred to a servicing agent, and eventually, upon being defaulted, returned to the DOE. (Item 4, at 6-8; Item 5, at 6, 9-10; Item 6, at 2; Item 7, at 2) In her Answer to the SOR, Applicant admitted that the account remains delinquent. The account remains unresolved.

SOR ¶ 1.b. refers to a $5,500 student loan with an unpaid balance increased to $8,126 that was initially granted by a lender, transferred to a servicing agent, and eventually, upon being defaulted, returned to the DOE. (Item 5, at 6, 8-9; Item 6, at 2; Item 7, at 2) In her Answer to the SOR, Applicant admitted that the account remains delinquent. The account remains unresolved.

SOR ¶ 1.c. refers to a $4,500 student loan with an unpaid balance increased to $5,599 that was initially granted by a lender, transferred to a servicing agent, and eventually, upon being defaulted, returned to the DOE. (Item 5, at 6, 9; Item 6, at 2; Item 7, at 2) In her Answer to the SOR, Applicant denied the validity of the account. Nevertheless, the account remains unresolved.

SOR ¶ 1.d. refers to a student loan with an unpaid balance increased to $1,244 that was reportedly initially granted by a lender, transferred to a servicing agent, and eventually, upon being defaulted, returned to the DOE. (Item 7, at 2) However, this particular loan has the same account number reflected for the account set forth in SOR ¶ 1.c. The various credit reports do not indicate the original lender or servicing agent for the loan, and it is unclear if this is a portion of another loan or merely a mistake. In her Answer to the SOR, Applicant denied the validity of the account. Under the circumstances, the evidence does not support the allegation.

Applicant did not report her current net monthly income, monthly expenses, or any monthly remainder that might be available for discretionary spending or savings. There is no evidence of a budget. There is no evidence of financial counseling. In the absence of financial information, it remains difficult to determine if Applicant is currently in a financial position financially to cover her accounts, including her delinquent (defaulted) student loans.

Policies

The U.S. Supreme Court has recognized the substantial discretion of the Executive Branch in regulating access to information pertaining to national security emphasizing, "no one has a 'right' to a security clearance." (*Department of the Navy v. Egan*, 484 U.S. 518, 528 (1988)) As Commander in Chief, the President has the authority to control access to information bearing on national security and to determine whether an individual is sufficiently trustworthy to have access to such information. The President has authorized the Secretary of Defense or his designee to grant an applicant eligibility for access to classified information "only upon a finding that it is clearly consistent with the national interest to do so." (Exec. Or. 10865, *Safeguarding Classified Information within Industry* § 2 (Feb. 20, 1960), as amended and modified.)

When evaluating an applicant's suitability for a security clearance, the administrative judge must consider the guidelines in SEAD 4. In addition to brief introductory explanations for each guideline, the guidelines list potentially disqualifying conditions and mitigating conditions, which are used in evaluating an applicant's eligibility for access to classified information.

An administrative judge need not view the guidelines as inflexible, ironclad rules of law. Instead, acknowledging 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. The entire process is a conscientious scrutiny of a number of variables known as the "whole-person concept." The administrative judge must consider all available,

reliable information about the person, past and present, favorable and unfavorable, in making a meaningful decision.

In the decision-making process, facts must be established by "substantial evidence." "Substantial evidence [is] such relevant evidence as a reasonable mind might accept as adequate to support a conclusion in light of all contrary evidence in the record." (ISCR Case No. 04-11463 at 2 (App. Bd. Aug. 4, 2006) (citing Directive ¶ E3.1.32.1)) "Substantial evidence" is "more than a scintilla but less than a preponderance." (*See v. Washington Metro. Area Transit Auth.*, 36 F.3d 375, 380 (4th Cir. 1994))

The Government initially has the burden of producing evidence to establish a potentially disqualifying condition under the Directive, and has the burden of establishing controverted facts alleged in the SOR. Once the Government has produced substantial evidence of a disqualifying condition, under Directive ¶ E3.1.15, the applicant has the burden of persuasion to present evidence in refutation, explanation, extenuation or mitigation, sufficient to overcome the doubts raised by the Government's case. The burden of disproving a mitigating condition never shifts to the Government. (*See* ISCR Case No. 02-31154 at 5 (App. Bd. Sept. 22, 2005))

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 as well. It is because of this special relationship that the Government must be able to repose a high degree of trust and confidence in those individuals to whom it grants access to classified information. Decisions include, by necessity, consideration of the possible risk the applicant may deliberately or inadvertently fail to safeguard classified information. Such decisions entail a certain degree of legally permissible extrapolation as to potential, rather than actual, risk of compromise of classified information. Furthermore, "security clearance determinations should err, if they must, on the side of denials." (*Egan, 484 U.S. at 531*)

Clearance decisions must be "in terms of the national interest and shall in no sense be a determination as to the loyalty of the applicant concerned." (*See* Exec. Or. 10865 § 7) Thus, nothing in this decision should be construed to suggest that I have based this decision, in whole or in part, on any express or implied determination as to Applicant's allegiance, loyalty, or patriotism. It is merely an indication the Applicant has or has not met the strict guidelines the President and the Secretary of Defense have established for issuing a clearance. 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.

Analysis

Guideline F, Financial Considerations

The security concern relating to the guideline for 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 misuse, 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. Affluence that cannot be explained by known sources of income is also a security concern insofar as it may result from criminal activity, including espionage.

The guideline notes several conditions that could raise security concerns under AG ¶ 19:

(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.

The SOR alleged four delinquent student-loan accounts that were placed for collection, totaling approximately $27,619. Although Applicant initially claimed that her student loans had been paid off by her father, she eventually retreated from that position, and conceded that she was in the process of working with the DOE in resolving her accounts. First there was a purported deferment, and then there was discussion about a repayment plan. Applicant admitted that two of the student loans were still delinquent as of the date the SOR was issued. As of the date a potential Response to the FORM could be made, she had not submitted documentary evidence to show that she had resolved, or attempted to resolve, any of the delinquent accounts alleged in the SOR. AG ¶¶ 19(a) and 19(c) have been established. Instead of verifiably following through in attempting to resolve the accounts, or demonstrating through documentation that her father actually paid some of the loans, Applicant has relied on the arguments that some of the accounts are no longer in one of her most recent credit reports, or the loan was not valid. Her inaction over a substantial period supports a conclusion that she is unwilling to satisfy her debts regardless of the ability to do so. AG ¶ 19(c) has been established. Because of the lingering questions about the loan alleged in SOR ¶ 1.d., none of the conditions have been established.

The guideline also includes examples of conditions that could mitigate security concerns arising from financial difficulties under AG ¶ 20:

> (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 (e.g., loss of employment, a business downturn, unexpected medical emergency, a death, divorce or separation, clear victimization by predatory lending practices, or identity theft), 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 a non-profit credit counseling service, and there are clear indications that the problem is being resolved or is under control; and
>
> (d) the individual initiated and is adhering to a good-faith effort to repay overdue creditors or otherwise resolve debts.

None of the conditions apply. Applicant conceded that her student loans were opened between 2006 and 2010 – more than a decade ago. A debt that became delinquent several years ago is still considered recent because "an applicant's ongoing, unpaid debts evidence a continuing course of conduct and, therefore, can be viewed as recent for purposes of the Guideline F mitigating conditions." ISCR Case No. 15-06532 at 3 (App. Bd. Feb. 16, 2017) (citing ISCR Case No. 15-01690 at 2 (App. Bd. Sept. 13, 2016)). The nature, frequency, and recency of Applicant's continuing financial difficulties, and her failure to voluntarily and timely resolve her delinquent accounts, make it rather easy to conclude that it was not infrequent and it is likely to remain unchanged, much like it has been for several years. She attributed her financial problems to a variety of factors: her father agreed to pay for her loans; the DOE had never furnished either of them notice that payments were not being made; and that she never enrolled in at least one of the schools that processed a student loan in her name.

In ISCR Case No. 08-12184 at 7 (App. Bd. Jan. 7, 2010), the Appeal Board explained:

> It is well-settled that adverse information from a credit report can normally meet the substantial evidence standard and the government's obligations under [Directive] ¶ E3.1.14 for pertinent allegations. At that point, the burden shifts to applicant to establish either that [he or] she is not responsible for the debt or that matters in mitigation apply.

That having been stated, there is still a substantial risk when one accepts, at face value, the contents of a credit report without obtaining original source documentation to verify entries. Credit bureaus collect information from a variety of sources, including public records and "other sources," and it is these other unidentified sources that are the cause for concern. Likewise, when accounts are transferred, reassigned, sold, or merely churned, an individual's credit history can look worse than it really is. In this particular instance, the combined Experian, TransUnion, and Equifax credit reports referred to numerous creditors for relatively few delinquent accounts. Because of abbreviated names and acronyms, and the absence of full or, in some instances, even partial account numbers, many of those entries are garbled and redundant, and have inflated the financial

concerns. The Equifax and TransUnion credit reports are of even less value. Even where the OPM investigator has obtained some source information, in some instances, that information differs from what appears in the credit reports. In this instance, a single student loan was reported by the different credit reporting agencies multiple times using up to three different creditors, four different account numbers, and differing unpaid balances. Connecting the dots where possible is difficult under the best of circumstances.

Applicant has been both a financial analyst and a bookkeeper, but in this instance she has not displayed any of the knowledge or strengths associated with those positions. Instead, she has seemingly "justified" her inaction with regard to her delinquent student-loan accounts either because her father said he would take care of them – or had already taken care of them; or that the DOE said it would take care of them; or because they are no longer reported on her credit report. She made no verifiable efforts to investigate or attempt to resolve either her acknowledged student loans or her disputed student loans. As noted by Department Counsel, this "degree of ignorance . . . suggests an indifference to the proper satisfaction of legal obligations that draws into question [Applicant's] willingness or capacity to comply with the sometimes complex rules governing the handling and safeguarding of classified information." (ISCR Case No. 18-02914 at 5 (App. Bd. Jan. 8, 2020))

"[T]hat some debts have dropped off . . . credit report is not meaningful evidence of debt resolution." ISCR Case No. 14-05803 at 3 (App. Bd. July 7, 2016) (citing ISCR Case No. 14-03612 at 3 (App. Bd. Aug. 25, 2015)). The Fair Credit Reporting Act requires removal of most negative financial items from a credit report seven years from the first date of delinquency or the debt becoming collection barred because of a state statute of limitations, whichever is longer. (Title 15 U.S.C. § 1681c. *See* Federal Trade Commission website, Summary of Fair Credit Reporting Act Updates at Section 605, https://www.consumer.ftc.gov/articles/pdf-0111-fair-credit-reporting-act.pdf.) Debts may be dropped from a credit report upon dispute when creditors believe the debt is not going to be paid, a creditor fails to timely respond to a credit reporting company's request for information, or when the debt has been charged off. Applicant's failure to provide a verifiable plan to resolve the delinquent student-loan accounts on her credit report, or those no longer on her credit report, precludes mitigation of those debts in this case.

Based on the evidence, it appears that Applicant intentionally chose to ignore her delinquent accounts even after she was interviewed by OPM. An applicant who begins to resolve his or her financial problems only after being placed on notice that his or her security clearance is in jeopardy may be lacking in the judgment and self-discipline to follow rules and regulations over time or when there is no immediate threat to his or her own interests. (*See, e.g.,* ISCR Case No. 17-01213 at 5 (App. Bd. Jun. 29, 2018); ISCR Case No. 17-00569 at 3-4 (App. Bd. Sept. 18, 2018). Applicant completed her SF 86 in December 2017; underwent her OPM interview in February 2018; and the SOR was issued in September 2020. Each step of the security clearance review process placed her on notice of the significance of the financial issues confronting her. Other than her unverified claims that she had contacted her father, the DOE, and the IRS; had her income tax refund seized and applied to her student loans; and intended to enter into a

repayment plan with the DOE, she offered zero documentary evidence to support any of her claimed actions.

It should be noted that at the request of President Joseph Biden, on January 21, 2021, the DOE Press Office issued a press release that the Acting Secretary of Education will extend the pause on federal student loan payments and collections and keep the interest rate at 0%. (*https://www.gov/news/press-releases/request-president-biden-acting-secretary-education-will-extend-pause-federal-student-loan-payments*) While this action places the delinquent student loans into a deferment status, it does not excuse Applicant's past inactions in the context of security clearance eligibility.

Clearance decisions are aimed at evaluating an applicant's judgment, reliability, and trustworthiness. They are not a debt-collection procedure. The guidelines do not require an applicant to establish resolution of every debt or issue alleged in the SOR. An applicant needs only to establish a plan to resolve financial problems and take significant actions to implement the plan. There is no requirement that an applicant immediately resolve issues or make payments on all delinquent debts simultaneously, nor is there a requirement that the debts or issues alleged in an SOR be resolved first. Rather, a reasonable plan and concomitant conduct may provide for the payment of such debts, or resolution of such issues, one at a time. Mere promises to pay debts in the future, without further confirmed action, are insufficient.

There is no evidence of financial counseling or a budget. In the absence of information regarding Applicant's net monthly income, monthly expenses, or the existence of any remainder that might be available for discretionary spending or savings, her financial well-being is unknown. It remains difficult to determine why she has not verifiably attempted to resolve her delinquent student-loan accounts over the years, especially after the significance of them in the security clearance eligibility process was made known to her. Applicant's actions, or inaction, under the circumstances cast doubt on her current reliability, trustworthiness, and good judgment. *See* ISCR Case No. 09-08533 at 3-4 (App. Bd. Oct. 6, 2010).

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 SEAD 4, App. 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 SEAD 4, App. A, ¶ 2(c), the ultimate determination of whether to grant a security clearance must be an overall commonsense judgment based upon careful consideration of the guidelines and the whole-person concept. Moreover, I have evaluated the various aspects of this case in light of the totality of the record evidence and have not merely performed a piecemeal analysis. *See U.S. v. Bottone*, 365 F.2d 389, 392 (2d Cir. 1966); *see also* ISCR Case No. 03-22861 at 2-3 (App. Bd. Jun. 2, 2006).

There is some evidence in favor of mitigating Applicant's financial concerns. Applicant is a 34-year-old employee of a defense contractor. She has been serving as a financial analyst with her current employer since February 2018. She previously served as either a bookkeeper or financial analyst with other employers from September 2010 until February 2018, except during a three-year period during 2014 through 2017, when she chose to be a stay-home mother and homemaker. A 2005 high school graduate, she received an associate's degree in 2007.

The disqualifying evidence under the whole-person concept is simply more substantial and compelling. Applicant has at least three delinquent student-loan accounts - opened between 2006 and 2010 - that were eventually placed for collection, totaling approximately $27,619. Although she initially claimed that her student loans had been paid off by her father, she eventually retreated from that position, and conceded that she was in the process of working with the DOE in resolving her accounts. First there was a purported deferment, and then there was discussion about a repayment plan. Applicant admitted that two of the student loans were still delinquent as of the date the SOR was issued. Instead of verifiably following through in attempting to resolve the accounts, or demonstrating through documentation that her father actually paid some of the loans, Applicant has relied on the arguments that some of the accounts are no longer in one of her most recent credit reports, or the loan was not valid. She made no verifiable efforts to investigate or attempt to resolve either her acknowledged student loans or her disputed student loans.

In ISCR Case No. 07-06482 at 2-3 (App. Bd. May 21, 2008), the Appeal Board addressed a key element in the whole-person analysis in financial cases stating:

> In evaluating Guideline F cases, the Board has previously noted that the concept of "meaningful track record" necessarily includes evidence of actual debt reduction through payment of debts. However, an applicant is not required, as a matter of law, to establish that he [or she] has paid off each and every debt listed in the SOR. All that is required is that an applicant demonstrate that he [or she] has ". . . established a plan to resolve his [or her] financial problems and taken significant actions to implement that plan." The Judge can reasonably consider the entirety of an applicant's financial situation and his [or her] actions in evaluating the extent to which that applicant's plan for the reduction of his outstanding indebtedness is credible and realistic. *See* Directive ¶ E2.2(a) ("Available, reliable information about the person, past and present, favorable and unfavorable, should be considered in reaching a determination.") There is no requirement that a plan provide for payments on all outstanding debts simultaneously. Rather,

> a reasonable plan (and concomitant conduct) may provide for the payment of such debts one at a time. Likewise, there is no requirement that the first debts actually paid in furtherance of a reasonable debt plan be the ones listed in the SOR.

Applicant's track record is extremely poor at best. Overall, the evidence leaves me with substantial questions and doubts as to Applicant's eligibility and suitability for a security clearance. For all of these reasons, I conclude Applicant has failed to mitigate the security concerns arising from her financial considerations. *See* SEAD 4, App. A, ¶¶ 2(d)(1) through AG 2(d)(9).

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:	AGAINST APPLICANT
Subparagraphs 1.a. through 1.c.	Against Applicant
Subparagraph 1.d.	For Applicant

Conclusion

In light of all of the circumstances presented by the record in this case, it is not clearly consistent with the national interest to grant Applicant eligibility for a security clearance. Eligibility for access to classified information is denied.

ROBERT ROBINSON GALES
Administrative Judge