



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



In the matter of:)
)
) ISCR Case No. 20-01764
)
Applicant for Security Clearance)

Appearances

For Government: Andrea M. Corrales, Esquire, Department Counsel
For Applicant: *Pro se*

08/12/2022

Decision

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 November 20, 2019, Applicant applied for a security clearance and submitted a Questionnaire for National Security Positions (SF 86). On December 21, 2021, the Defense Counterintelligence and Security Agency (DCSA) Consolidated Adjudications Facility (CAF), since renamed the DCSA Consolidated Adjudication Services (CAS), issued a Statement of Reasons (SOR) to him 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* (December 10, 2016) (AG), effective June 8, 2017.

The SOR alleged security concerns under Guideline F (Financial Considerations) and detailed reasons why the DCSA CAS 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 February 24, 2021, Applicant responded to the SOR and elected to have his 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 March 21, 2022, and he 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 his case. Applicant received the FORM on March 30, 2022. His response was due on April 29, 2022. Applicant chose not to respond to the FORM, for as of May 16, 2022, no response had been received. The case was assigned to me on June 16, 2022. The record closed on May 16, 2022.

Findings of Fact

In his response to the SOR, Applicant admitted, with brief comments, all of the SOR allegations. (SOR ¶¶ 1.a. through 1.g.). Applicant's admissions and comments 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 53-year-old employee of a defense contractor. He has been serving as an electrician since he was employed in December 2015. He was previously employed by other employers in identical or similar positions since March 2012. He is a 1987 high school graduate. He enlisted in the U.S. Navy in July 1987 and served on active duty until he was honorably discharged in July 1991. Although Department Counsel reported that he had also served in the reserve from 1991 until 1994, there is no information in the case file to confirm that information, and in his SF 86, Applicant denied any military service after July 1991. (Item 3 at 20) He was granted a security clearance in 2014. He was married in 1993. He has six children, born in 1994, 1997, 1999, 2001, 2004, and 2007.

Financial Considerations

General source information pertaining to the financial accounts discussed below can be found in the following exhibits: Item 2 (Answer to the SOR, dated February 24, 2022); Item 3 (SF 86, dated November 20, 2019); Item 4 (Equifax Credit Report, dated February 23, 2022); Item 5 (Equifax Credit Report, dated July 1, 2020); Item 6 (Combined Experian, TransUnion, and Equifax Credit Report, dated December 26, 2019); and Item 7 (Enhanced Subject Interview, dated February 5, 2020).

In his SF 86, Applicant acknowledged having some financial issues. He listed a debt consolidation company that was assisting him, and stated:

We had to use credit card to pay basic needs of the family. I was on lay off for almost 2 years. We went through all of our savings paying 6 children education and needs. Our 3rd oldest daughter . . . is a diabetic so we went through our funds really fast.

[W]e are making \$700.00 month payments with automatic deductions from our checking account for 3 years to resolve our credit debt while I was on layoff for almost two years.

(Item 3 at 39-40)

Applicant also reported several inconsistent periods of unemployment resulting from his being laid off due to a lack of work: September 2008 – December 2010; September 2009 – December 2009; January 2010 – August 2010; September 2010 – December 2010; and November 2011 – March 2012). (Item 3 at 14-19)

On February 5, 2020, he was interviewed by an investigator with the U.S. Office of Personnel Management (OPM). During that interview, he described his delinquent accounts and essentially claimed that three factors contributed to his financial difficulties: his repeated periods of unemployment that necessitated his reliance on credit cards; the expenses he incurred because of his daughter's diabetic medicine needs; and his son's failure to make his student loan payments without informing Applicant who happened to be a co-signer on the loans.

Applicant stated that when he became aware of the delinquent accounts, on February 23, 2019, he contacted a debt consolidation company, and set up an arrangement under which \$700 is automatically withdrawn from his checking account each month to be applied to his delinquent debts. Some of the debts have been settled for less than the original amounts owed; some debts are still in the process of being paid out of his monthly payments; and the delinquent educational loans are either being paid by him or his son. He said that now that he has a steady job, he considers his financial situation to be "good." The investigator offered him the opportunity to furnish financial documentation to support his claims, but he failed to do so. (Item 3 at 4-9) In response to the SOR and to the FORM, Applicant still failed to submit any documentation to support his contentions regarding his relationship with the debt consolidation company or any contacts or agreements with, or payments to, creditors.

The SOR alleged seven still-delinquent accounts totaling approximately \$78,800, as set forth below:

SOR ¶ 1.a. refers to a medical account with an unpaid balance of \$134 that was placed for collection. The account initially became delinquent in 2015. (Item 5 at 1; Item 6 at 17-18; Item 7 at 9; Item 2 at 1) In February 2020, Applicant stated to the OPM investigator that the bill had apparently slipped through and was an oversight. (Item 7, at 9) In his February 2022 Answer to the SOR, he claimed that the account was under an insurance coverage review, but he failed to offer any documentation to verify his claim.

(Item 2, at 1) He failed to offer an updated status of the account in response to the FORM in April 2022. The account has not been resolved.

SOR ¶ 1.b. refers to a bank credit-card account with an unpaid balance of \$11,201 that was placed for collection and charged off. The account initially became delinquent in 2019. (Item 4 at 8; Item 5 at 2-3; Item 6 at 15) Applicant contended that, in July 2021, he paid off the account with funds from his annuity account. (Item 2 at 2) Despite his failure to submit any documentation to verify his contentions, the February 2022 credit report furnished by the Government essentially confirmed Applicant's position and indicates that the account was settled and it was paid for less than full balance. There is now a zero balance. (Item 4 at 8) The account has been resolved.

SOR ¶ 1.c. refers to an education loan with an unpaid balance of \$16,923 that was placed for collection and assigned to the Government. The account initially became delinquent in 2015. (Item 4 at 4, 7; Item 5 at 3) Applicant contended that on an unspecified date a payment plan was established and unspecified payments have been made, without specifying amounts or dates of the payments. (Item 2 at 3) He failed to submit any documentation to verify his contentions, and it appears that the loan is still in default. The account has not been resolved.

SOR ¶ 1.d. refers to a bank-issued store credit-card account with an unpaid balance of \$6,992 that was placed for collection and charged off. The account initially became delinquent before 2019. (Item 4 at 7; Item 5 at 3; Item 6 at 17; Item 7 at 5) Applicant contended that, in October 2020, he paid off the account. (Item 2 at 2) Despite his failure to submit any documentation to verify his contentions, the February 2022 credit report furnished by the Government essentially confirmed Applicant's position and indicates that the account was settled and it was paid for less than full balance. There is now a zero balance. (Item 4 at 8) The account has been resolved.

SOR ¶¶ 1.e., 1.f., and 1.g. refer to education loans with unpaid balances of \$25,862; 16,249; and \$1,439 that apparently defaulted and were placed for collection by Sallie Mae Bank. (Item 6 at 15-17; Item 7 at 3, 5-7) Applicant contended that on an unspecified date a payment plan was established for the accounts and unspecified payments have been made, without specifying amounts or dates of the payments. (Item 2 at 3) He failed to submit any documentation to verify his contentions. In the absence of more detailed information regarding each account, because of the unusual process of handling and reporting delinquent education loans by the original lender, the loan servicer, and the U.S. Department of Education, in various stages of reporting such delinquencies, different account numbers are assigned, making it extremely difficult to align accounts that are reported during different stages of their status. Nevertheless, because of Applicant's failure to fully address these accounts with some verifying documentation, I have concluded that the accounts have not been resolved.

There is no evidence of financial counseling (as opposed to credit repair), a budget, or anything to describe with any specificity Applicant's current financial situation. Other than telling the OPM investigator in February 2020 that his current financial situation was "good," he did not report his current net monthly income, his monthly

household expenses, or any monthly debt payments (for even the most insignificant of his delinquent debts). In the absence of such information, I am unable to determine if he has any monthly remainder available for savings or spending. There is a paucity of evidence to indicate that his financial problems are now under control, and it is difficult to determine if Applicant is currently in a better position financially than he had been.

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 seven still-delinquent accounts totaling approximately \$78,800. In 2019 and 2020, Applicant essentially attributed his inability to maintain those accounts in a current status to several factors: his repeated periods of unemployment that necessitated his reliance on credit cards; the expenses he incurred because of his daughter's diabetic medicine needs; and his son's failure to make his student loan payments without informing Applicant who happened to be a co-signer on the loans. Several of the accounts initially became delinquent in 2015. AG ¶¶ 19(a) and 19(c) have been established, but there is no evidence that Applicant has been unwilling to satisfy his debts regardless of an ability to do so, and AG ¶ 19(b) has not 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;
- (d) the individual initiated and is adhering to a good-faith effort to repay overdue creditors or otherwise resolve 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

AG ¶¶ 20(b) and 20(d) apply, but none of the other conditions apply. As noted above, Applicant has a history of financial difficulties going back at least to 2015 when the first of his SOR-related accounts became delinquent. During the repeated and sometimes extensive periods of unemployment, after exhausting his savings, he relied

on his credit cards to pay for necessary family living expenses. However, his periods of unemployment took place between 2009 and 2012, and he has been fully employed since March 2012. Interestingly, while he contended that he started a professional relationship with the debt consolidation company in February 2019, Applicant did not claim that he made any effort to contact any creditors or made any payments in an effort to resolve his debts between 2012 and 2019.

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))). Between the date he was interviewed by the OPM investigator in February 2020 and the date his response to the FORM was expected in April 2022, he made no claimed or verifiable efforts to address any of the delinquent debts.

Based on the evidence, it appears that Applicant actually ignored his delinquent accounts for a substantial multi-year period. There is evidence to support his contentions that two credit-card accounts have been resolved when the creditors accepted less than the full outstanding balances to resolve those accounts. The status of those two accounts was verified only because of comments appearing in Item 4, and not by any documentation furnished by him, despite several opportunities to do so. The situation regarding the delinquent medical account of \$134 is troublesome. Applicant acknowledged in February 2020 that it was delinquent because it had apparently been overlooked. In February 2022, it was reported that the account was still under insurance review. It was not addressed in response to the FORM. Because of his failure to confirm payment of even that small delinquent account, and his failure to furnish documentation regarding any of the accounts, even though they were requested by the OPM investigator in 2020, the overwhelming evidence leads to the conclusion that his financial problems are not under control. He has not acted responsibly by failing to verifiably address his delinquent accounts while employed and by failing to any verifiable efforts of working with most of his creditors. The Appeal Board has previously commented on such a situation:

Even if Applicant’s financial difficulties initially arose, in whole or in part, due to circumstances outside his [or her] control, the Judge could still consider whether Applicant has since acted in a reasonable manner when dealing with those financial difficulties. ISCR Case No. 05-11366 at 4 n.9 (App. Bd. Jan. 12, 2007) (citing ISCR Case No. 99-0462 at 4 (App. Bd. May 25, 2000); ISCR Case No. 99-0012 at 4 (App. Bd. Dec. 1, 1999); ISCR Case No. 03-13096 at 4 (App. Bd. Nov. 29, 2005)). A component is whether he or she maintained contact with creditors and attempted to negotiate partial payments to keep debts current.

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. In this instance, with two exceptions, Applicant offered no verifiable actions regarding any past or proposed repayment efforts; submitted no documentary evidence to reflect either his professional relationship with the debt consolidation company or any payments made; and only made promises of claimed or proposed actions. Two of the delinquent debts have been resolved for less than the full balance.

The Appeal Board has previously explained what constitutes a good-faith effort to repay overdue creditors or otherwise resolve debts:

In order to qualify for application of [the “good-faith” mitigating condition], an applicant must present evidence showing either a good-faith effort to repay overdue creditors or some other good-faith action aimed at resolving the applicant’s debts. The Directive does not define the term “good-faith.” However, the Board has indicated that the concept of good-faith “requires a showing that a person acts in a way that shows reasonableness, prudence, honesty, and adherence to duty or obligation.”

(internal citation and footnote omitted) ISCR Case No. 02-30304 at 3 (App. Bd. Apr. 20, 2004) (quoting ISCR Case No. 99-9020 at 5-6 (App. Bd. Jun. 4, 2001)).

There is no verifiable evidence of a reasonable plan and concomitant conduct that Applicant claims he is engaged in with the debt consolidation company; established payment plans; status agreements with the original education loan lender, the loan servicer, or the U.S. Department of Education; financial counseling, a budget, or current financial information. Applicant’s inaction under the circumstances casts doubt on his 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 considerations. Applicant is a 53-year-old employee of a defense contractor. He has been serving as an electrician since he was employed in December 2015. He was previously employed by other employers in identical or similar positions since March 2012. He is a 1987 high school graduate. He enlisted in the U.S. Navy in July 1987 and served on active duty until he was honorably discharged in July 1991. He was granted a security clearance in 2014. Applicant essentially attributed his inability to maintain his accounts in a current status to several factors: his repeated periods of unemployment that necessitated his reliance on credit cards; the expenses he incurred because of his daughter's diabetic medicine needs; and his son's failure to make his student loan payments without informing Applicant who happened to be a co-signer on the loans. Applicant settled and resolved two of his seven delinquent debts by paying the creditors less than the unpaid balances.

The disqualifying evidence under the whole-person concept is simply more substantial and compelling. The SOR alleged seven still-delinquent accounts totaling approximately \$78,800. In 2019 and 2020, Applicant essentially attributed his inability to maintain those accounts in a current status to the factors described above. Several of the accounts initially became delinquent in 2015. However, as noted above, Applicant's periods of unemployment took place between 2009 and 2012, and he has been fully employed since March 2012. Moreover, while he contended that he started a professional relationship with the debt consolidation company in February 2019, Applicant did not claim that he made any effort to contact any creditors or made any payments in an effort to resolve his debts between 2012 and 2019. There are lingering questions if Applicant is currently in a better position financially than he had been, as well as continuing doubt about his current reliability, trustworthiness, and good judgment.

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 of verifiable efforts to resolve the debts, and the lengthy period of non-contact with his creditors, is negative and disappointing. Some of the continuing questions and doubts might have been satisfied if he had submitted some verifying documentation, but he failed to do so. Overall, the evidence leaves me with substantial questions and doubts as to Applicant's eligibility and suitability for a security clearance. Accordingly, I conclude Applicant has failed to mitigate the security concerns arising from his 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
Subparagraph 1.a.:	Against Applicant
Subparagraphs 1.b., and 1.d.:	For Applicant
Subparagraphs 1.c., and 1.e. through 1.g.:	Against 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