



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



In the matter of:)
)
) ISCR Case No. 23-00270
)
Applicant for Security Clearance)

Appearances

For Government: Daniel O’Reilly, Esq., Department Counsel
For Applicant: *Pro se*

12/23/2024

Decision

PRICE, Eric C., Administrative Judge:

Guideline E (personal conduct) security concerns are mitigated. However, Applicant failed to mitigate Guideline F (financial considerations) security concerns. Eligibility for access to classified information is denied.

Statement of the Case

Applicant submitted a security clearance application (SCA) in June 2022. On June 1, 2023, the Department of Defense issued to Applicant a Statement of Reasons (SOR) detailing security concerns under Guidelines F and E. On September 5, 2024, Department Counsel issued an Amendment to the SOR detailing additional security concerns under Guideline F. The action was taken under Department of Defense (DOD) Directive 5220.6, *Defense Industrial Personnel Security Clearance Review Program* (January 2, 1992), as amended (Directive); and the adjudicative guidelines (AG) promulgated in Security Executive Agent Directive 4, *National Security Adjudicative Guidelines* (December 10, 2016), for all adjudicative decisions on or after June 8, 2017.

Applicant submitted an undated answer to the SOR and requested a hearing before an administrative judge. (Answer) The case was assigned to me on June 10, 2024. On August 9, 2024, the Defense Office of Hearings and Appeals (DOHA) issued a notice scheduling the hearing for September 5, 2024, via video teleconference. The hearing was convened as scheduled. The Government's exhibit list and disclosure letter were marked as Hearing Exhibits (HE) I and II. Department Counsel offered Government Exhibits (GE) 1 through 7. GE 1, 2, 6 and 7 were admitted into evidence without objection and GE 3-5 were admitted into evidence over Applicant's objection. (Transcript (Tr.) 26-34, 81-82, 142-144) The Applicant testified but did not offer any documentary evidence.

During the hearing, Department Counsel amended the SOR, and Applicant was informed he would have an opportunity to respond to the amendment, to submit documentary evidence, and to request a hearing to address the SOR amendment. (Tr. 160-168; HE III) Applicant agreed to respond to the SOR amendment within five business days and the record was held open until October 4, 2024, to permit him to submit documentary evidence. (Tr. 191-195) After the hearing adjourned, Department Counsel sent Applicant a formal Amendment to the SOR and Applicant answered it on September 12, 2024. (HE IV-V) On October 3, 2024, Applicant requested five additional business days to submit documentary evidence, and I approved his request to October 18, 2024. (HE VI) He did not submit any documentary evidence or request a hearing to address the SOR amendment. DOHA received the hearing transcript on September 13, 2024.

Findings of Fact

In Applicant's Answer to the SOR, he admitted all SOR allegations, with explanations, and in his Answer to the Amendment to the SOR, he admitted the allegation without explanation. (HE V) His admissions are incorporated in my findings of fact.

Applicant is 53 years old. He was employed as a systems analyst by a defense contractor from April 2022 until his interim security clearance was withdrawn in June 2023. He earned \$105,000 per year or about \$50 per hour. He has been employed as a customer services representative since July 15, 2024, and earns \$23 per hour. From September 2013 to December 2021, he was employed by several companies in various information technology (IT) positions He was unemployed from August to September 2013, September to October 2019, January to April 2022, and June 2023 to July 2024. (GE 1-2; Tr. 41-62)

Applicant served in the Air Force Reserve from 1992 to 1993, and on active duty in the Army from 1993 to November 1997, and received a general discharge under honorable conditions. He completed more than three years of college but has not earned a degree. He earned several certifications while in the Army. He married in April 2001, separated in about September 2009, and divorced in February 2020. He has three adult children, ages 30, 28 and 27. (GE 1-2; Tr. 11-12, 41-46, 62-66)

Applicant attributes his financial problems to unemployment, underemployment, financial assistance to a terminally ill relative, and some poor choices that he will not repeat. From July 2023 to about March 2024, he lived with and cared for a terminally ill relative and then moved to a different state to find work. He has lived with relatives to save money. (GE 2 at 7-8; Tr. 49-62, 178-182)

Under Guideline F the SOR alleges nine delinquent debts totaling \$15,228, a \$196,251 mortgage past due for \$40,257, that Applicant failed to timely file federal income tax returns for several tax years, and past-due federal income taxes of about \$21,720. Under Guideline E the SOR alleges he deliberately failed to disclose his failure to file several federal income tax returns and deliberately failed to disclose delinquent debts.

The evidence concerning the specific SOR allegations is summarized below.

SOR ¶ 1.a: credit account in collection for \$5,668. Applicant admitted the allegation and reported the account was subject to a payment arrangement set to commence in July 2023. (Answer; GE 2 at 3) Credit reports from June and November 2022 show the account was opened or assigned in October 2021, and in collection for \$5,668. (GE 4 at 2, GE 5 at 3) Applicant testified this was a payday loan he obtained to pay bills, that he thought he entered a payment plan and resolved the debt, and that the debt was not reflected in a recent credit report. He said he could obtain and submit evidence of payments made but did not do so. (Tr. 67-73)

SOR ¶ 1.b: credit account charged off for \$3,951. Applicant admitted the allegation and stated the account was in settlement. (Answer) Applicant testified the creditor offered to settle the account in June 2024, however a September 2023 credit report shows this account was settled. (Tr. 73-87; GE 3 at 6) This debt is resolved.

SOR ¶ 1.c: credit account charged off for \$1,165. Applicant admitted the allegation and stated the account was pending settlement. (Answer) Credit reports from June and November 2022 show the account was opened or assigned in October 2019, and charged off with a balance of \$1,165. (GE 3 at 3, 6, GE 4 at 2, GE 5 at 4) A September 2023 credit report shows this debt was transferred or sold and was in collection for \$1,179. (GE 3 at 3) Applicant testified he settled the debt for \$700 and said that he would submit documentary evidence but did not do so. (Tr. 87-91)

SOR ¶¶ 1.d and 1.g: credit accounts charged off for \$1,009 and \$391, respectively. Applicant admitted the allegations and stated the accounts had been paid. (Answer) A September 2023 credit report shows these accounts were settled in March 2023. (GE 3 at 5, GE 4 at 2-3, GE 5 at 4-5) These debts are resolved.

SOR ¶ 1.e: credit account charged off for \$618. Applicant admitted the allegation and stated the account was pending resolution in July 2023. (Answer) Credit reports from June and November 2022 show the account was opened or assigned in June 2019, and charged off with a balance of \$618. (GE 4 at 3, GE 5 at 5) Applicant

testified he settled this debt for about \$450 and that he would submit proof it had been resolved but did not do so. (Tr. 94-95)

SOR ¶ 1.f: utility account in collection for \$411. Applicant admitted the allegation and said he was an authorized user on an ex-girlfriend's account. (Answer) Credit reports from June and November 2022 show this individual account was opened or assigned in July 2019, and in collection for \$411. (GE 4 at 3, GE 5 at 5) Applicant testified he discussed settlement with the creditor 6-12 months earlier, and that he contacted his ex-girlfriend to discuss it but had not heard from her. He said he would pay the debt but did not submit documentary evidence he had done so. (Tr. 95-97, 168-170)

SOR ¶ 1.h: credit account charged off. Applicant admitted the allegation and stated he was researching the account and would settle if necessary. (Answer) Credit reports from June and November 2022, and September 2023 show the account was opened or assigned in September 2019, charged off for \$1,400, and purchased by a debt buyer with a balance of \$0. (GE 3 at 7, GE 4 at 3, GE 5 at 6) Applicant testified he did not know if he had paid the debt off or not. (Tr. 97-100) I find this debt is resolved because three credit reports show no current balance due.

SOR ¶ 1.i: mortgage account past due in the amount of \$40,257, and in foreclosure with a balance of \$196,251. Applicant admitted the allegation, stated the property was no longer in foreclosure and was pending sale. (Answer) A November 2022 credit report shows the mortgage was opened or assigned in December 2018, and past due for \$40,257 with a balance of \$196,251. (GE 4 at 3) A September 2023 credit report shows the mortgage in forbearance with a balance of \$204,388. (GE 3 at 4) Applicant testified the home was sold in October 2023 and that after the mortgage and sale related expenses were paid, he received about \$19,000. He said he had evidence to corroborate his testimony. I informed him of the importance of providing documentary evidence, but he did not submit any. (Tr. 62, 100-109, 155-157, 177-178)

SOR ¶ 1.j: credit account past due in the amount of \$2,015. Applicant admitted the allegation and stated he did not remember the account and would pay it off if it was verified. (Answer) Credit reports from June and November 2022 show this unsecured loan account was opened or assigned in October 2019, more than 120 days past due, and had a past due balance of \$1,002 and \$2,015, respectively. (GE 4 at 4, GE 5 at 7) Applicant testified that he remembered the loan, last spoke to the creditor in 2023, but did not recall if the account was resolved and would research it further. (Tr. 109-112)

SOR ¶¶ 1.k-1.l: failed to timely file federal income tax returns for TY 2016-2019, and TY 2021, and owed past due federal income taxes of about \$21,720 for TY 2016-2019. Applicant admitted both allegations and claimed he subsequently filed all delinquent federal income tax returns "in order to secure my passport." (Answer, HE V) Tax account transcripts dated April 12, 2023 show:

TY	Return Received by IRS	Installment Agreement Established/Payments/Ended	Account Balance as of April 12, 2023
2016	Jul 23, 2022	Nov 26, 2022/\$0/Apr 10, 2023	\$7,372
2017	Aug 2, 2022	Nov 26, 2022/\$0/Apr 10, 2023	\$4,289
2018	Aug 2, 2022	Nov 26, 2022/\$0/Apr 10, 2023	\$8,665
2019	Apr 14, 2021	Jul 11, 2022/\$0/Apr 10, 2023	\$1,393
2021	Aug 2, 2022	N/A	\$0.00

(GE 2 at 11-22)

Applicant testified as follows. He did not have the money to pay taxes and fees when due. He filed most of the overdue returns with the assistance of a professional tax preparer after a July 2022 interview with a government investigator. He entered a payment plan and started paying the overdue taxes, and at some point, his wages were garnished. He has not made any payments since about June 2023. He filed the overdue returns because it was necessary to obtain a job that required a security clearance, and required to obtain a passport so he could travel with his girlfriend. He estimated he owes the IRS about \$25,000. He was informed of the significance of timely filing income tax returns and of tax delinquencies, and of the importance of providing documentary evidence of tax filings, payment plans and payments made. (Tr. 112-129; 153-175)

Applicant owns a 2000 model year truck, has about \$800 in the bank, and does not have a retirement account. He recently started a courier and towing business but has not earned any income yet. He spent about \$2,000 on cruises in December 2022 and January 2024. He “challenged everything on the credit reports because of defects and errors” about 30 days before the hearing but did not identify or substantiate any errors. He has not received financial counseling. (Tr. 150-153, 129-130, 175-184)

SOR ¶ 2.a alleges Applicant falsified material facts on his June 2022 SCA by answering “no” to a question about whether in the last seven years he failed to file or pay federal income taxes when required and thereby deliberately failed to disclose his failure to timely file federal income tax returns for TY 2016-2019 and TY 2021. Applicant admitted the allegation and explained that he subsequently filed all delinquent federal income tax returns. (GE 1 at 28; Answer)

During a July 8, 2022, subject interview (SI) with a government investigator, Applicant disclosed he had not filed some federal income tax returns and that he owed overdue taxes. The SI does not indicate the interviewer confronted Applicant with facts regarding delinquent tax filings or overdue taxes before his disclosure. Applicant told the government investigator he forgot about the taxes when completing his June 2022 SCA, that he had completed the delinquent returns and would file them. He further relayed to the government investigator that he had not filed the returns because he did not have sufficient funds to pay taxes due, and said that he owed \$3,968 for TY 2016, \$2,389 for TY 2017, \$993 for TY 2018, and \$23 for TY 2021. He testified he did not answer the

question on the SCA truthfully because he was embarrassed and thought “it might not get looked at as importantly. It wasn’t until I [found] out exactly what the job was doing that I went back and I said okay, I need to get this taken care of. . . . As a grown man, I was completely embarrassed by it.” (Tr. 128-129) He did not realize he failed to file returns for five tax years until he contacted the IRS. (GE 2 at 7-9; Tr. 126-128, 146-149, 170-177)

SOR ¶ 2.b alleges Applicant falsified material facts on his June 2022 SCA by answering “no” to questions about routine account delinquencies in the past seven years, and that he deliberately failed to disclose the delinquent debts alleged in SOR ¶¶ 1.a-1.j. (GE 1 at 28) Applicant’s written response to this allegation is not completely legible, and he testified he did not admit this allegation, might have misunderstood the question, that he had paid or had made arrangements to pay off many of the delinquent debts, and that he did not intentionally falsify his SCA response. (Answer; Tr. 147-149)

During the SI, Applicant disclosed two delinquent debts (SOR ¶¶ 1.a and 1.h) but listed no other delinquent accounts. The interviewer then confronted him with 11 delinquent accounts listed in a June 2022 credit report, including at least six debts alleged in the SOR. Applicant confirmed all but one of the 11 delinquent accounts and said he had not listed them because he did not have enough information. He said he had just started a better paying job so that he could resolve the debts. (GE 2 at 7-9)

In response to questioning about why he did not disclose his delinquent debts in the 2022 SCA, he said:

With the opportunity I had in front of me I wanted to try and get at least in the door where I could get everything going so I can go back and clear up a lot of the information . . . I could have been more truthful, but I figured it would have hurt me then more so (sic) than it hurts me now. That’s the way I looked at it. . . . talking to you about it right now it's still an embarrassment for me because I knew had I asked or talked to someone, taken different steps, it could have been a different outcome. . . . I'm just now getting to a point in my life where I can look back and say I made some of the stupidest decisions, but going forward, I am a lot more mature now. . . . I could have done a lot of different things back then that I'm trying to do now only because I have a different outlook on life. (Tr. 174-176)

During the hearing, Applicant was informed of the importance of providing documentary evidence regarding debt payments, contact with creditors, income tax filings and payments, and efforts to address or resolve his financial problems. (Tr. 152-166)

Policies

“[N]o 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.” *Id.* at 527. The President has authorized the Secretary of Defense or his designee to grant applicants 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 § 2.

Eligibility for a security clearance is predicated upon the applicant meeting the criteria contained in the adjudicative guidelines. These guidelines are not inflexible rules of law. Instead, recognizing the complexities of human behavior, an administrative judge applies these guidelines in conjunction with an evaluation of the whole person. An administrative judge’s overarching adjudicative goal is a fair, impartial, and commonsense decision. An administrative judge must consider all available and reliable information about the person, past and present, favorable and unfavorable.

The Government reposes a high degree of trust and confidence in persons with access to classified information. This relationship transcends normal duty hours and endures throughout off-duty hours. Decisions include, by necessity, consideration of the possible risk that the applicant may deliberately or inadvertently fail to safeguard classified information. Such decisions entail a certain degree of legally permissible extrapolation about potential, rather than actual, risk of compromise of classified information.

Clearance decisions must be made “in terms of the national interest and shall in no sense be a determination as to the loyalty of the applicant concerned.” Exec. Or. 10865 § 7. Thus, a decision to deny a security clearance is merely an indication the applicant has not met the strict guidelines the President and the Secretary of Defense have established for issuing a clearance.

Initially, the Government must establish, by substantial evidence, conditions in the personal or professional history of the applicant that may disqualify the applicant from being eligible for access to classified information. The Government has the burden of establishing controverted facts alleged in the SOR. See *Egan*, 484 U.S. at 531. “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). Once the Government establishes a disqualifying condition by substantial evidence, the burden shifts to the applicant to rebut, explain, extenuate, or mitigate the facts. Directive ¶ E3.1.15.

An applicant “has the ultimate burden of demonstrating that it is clearly consistent with the national interest to grant or continue his security clearance.” ISCR Case No. 01-20700 at 3 (App. Bd. Dec. 19, 2002). “[S]ecurity clearance determinations should err, if they must, on the side of denials.” *Egan*, 484 U.S. at 531.

Analysis

Guideline F, Financial Considerations

The security concern under this guideline 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. . . . 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 a person might knowingly compromise classified information to raise money. It encompasses concerns about a person's self-control, judgment, and other qualities essential to protecting classified information. A person who is financially irresponsible may also be irresponsible, unconcerned, or negligent in handling and safeguarding classified information. See ISCR Case No. 11-05365 at 3 (App. Bd. May 1, 2012).

Applicant's admissions and the documentary evidence showing he failed to timely file federal income tax returns or pay taxes due, and other delinquent debts establish the following disqualifying conditions under AG ¶ 19:

- (a) inability to satisfy debts;
- (c) a history of not meeting financial obligations; and
- (f) failure to file or fraudulently filing annual Federal, state, or local income tax returns or failure to pay annual Federal, state, or local income tax as required.

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 (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;

(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; and

(g) the individual has made arrangements with the appropriate tax authority to file or pay the amount owed and is in compliance with those arrangements.

AG ¶ 20(a) is not established. Applicant's income tax and other financial problems are ongoing and were not incurred under circumstances making recurrence unlikely. His behavior casts doubt on his current reliability, trustworthiness, and good judgment.

Applicant's unemployment, underemployment, and his family's health problems were conditions largely beyond his control but his failure to timely file some federal income tax returns was not. AG ¶ 20(b) is established for debts alleged in SOR ¶¶ 1.b, 1.d, and 1.g-1.h. However, AG ¶ 20(b) is not fully established for debts alleged in SOR ¶¶ 1.a, 1.c, 1.e-1.f, and 1.j, or for the delinquent federal income taxes alleged in SOR ¶ 1.I because he has not provided sufficient evidence he acted responsibly under the circumstances.

AG ¶ 20(c) is not established. Applicant has not sought or received financial counseling for his indebtedness and his financial problems are not under control.

AG ¶ 20(d) is established for delinquent debts alleged in SOR ¶¶ 1.b, 1.d, and 1.g-1.h. It is not established for delinquent debts alleged in SOR ¶¶ 1.a, 1.c, 1.e-1.f, and 1.j, or for the delinquent federal income taxes alleged in SOR ¶ 1.I because Applicant failed to submit documentary evidence those debts are resolved or are being resolved.

AG ¶ 20(e) is not established. Applicant has not provided documentary evidence of a reasonable basis to dispute the legitimacy of debts alleged in the SOR.

AG ¶ 20(g) is not fully established for Applicant's failure to timely file federal income tax returns alleged in SOR ¶ 1.k. It is not established for delinquent federal income taxes alleged in SOR ¶ 1.I.

Applicant entered payment agreements with the IRS to pay delinquent federal income taxes for TY 2016-2019 in 2022 but submitted no documentary evidence of

payments made in compliance with the agreements. As of April 12, 2023, he owed \$21,719 in overdue taxes, interest, and penalties and there is no documentary evidence of any payment on the overdue federal taxes since at least November 2022.

Although Applicant has filed delinquent federal income tax returns for TY 2016-2019 and 2021, his eventual compliance with some of his tax filing obligations does not end the inquiry. A security clearance adjudication is not a tax-enforcement procedure. It is an evaluation of an individual's judgment, reliability, and trustworthiness. Failure to comply with tax laws suggests that an applicant has a problem with abiding by well-established government rules and systems. Voluntary compliance with rules and systems is essential for protecting classified information. See, e.g., ISCR Case No. 16-01726 at 5 (App. Bd. Feb. 28, 2018). A person who fails repeatedly to fulfill his or her legal obligations, such as filing tax returns and paying taxes when due, does not demonstrate the high degree of good judgment and reliability required of those granted access to classified information. See, e.g., ISCR Case No. 17-01382 at 4 (App. Bd. May 16, 2018).

Personal Conduct

The security concern for personal conduct is set out in AG ¶ 15, as follows:

Conduct involving questionable judgment, lack of candor, dishonesty, or unwillingness to comply with rules and regulations can raise questions about an individual's reliability, trustworthiness, and ability to protect classified or sensitive information. Of special interest is any failure to cooperate or provide truthful and candid answers during national security investigative or adjudicative processes.

Applicant's admission, June 2022 SCA responses, interview with a government investigator, and testimony establish the following disqualifying condition under AG ¶ 16:

(a) deliberate omission, concealment, or falsification of relevant facts from any personnel security questionnaire, personal history statement, or similar form used to conduct investigations, determine employment qualifications, award benefits or status, determine national security eligibility or trustworthiness, or award fiduciary responsibilities.

The following mitigating conditions under AG ¶ 17 are potentially applicable:

(a) the individual made prompt, good-faith efforts to correct the omission, concealment, or falsification before being confronted with the facts; and

(c) the offense is so minor, or so much time has passed, or the behavior is so infrequent, or it happened under such unique circumstances that it is

unlikely to recur and does not cast doubt on the individual's reliability, trustworthiness, or good judgment.

AG ¶ 17(a) is established for SOR ¶ 2.a because Applicant promptly corrected the falsification during an interview with a government investigator. It is not fully established for SOR ¶ 2.b because he disclosed only two of 13 delinquent debts before he was confronted with evidence derived from a June 2022 credit report.

AG ¶ 17(c) is established for SOR ¶¶ 2.a and 2.b. Applicant's falsifications occurred more than two years ago under circumstances unlikely to recur. He credibly testified that he has learned from his mistakes, now understands the importance of being truthful in response to security significant questions and is more mature. His conduct does not cast doubt on his current reliability, trustworthiness, or good judgment.

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 ¶ 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.

I have incorporated my comments under Guidelines F and E in my whole-person analysis and applied the adjudicative factors in AG ¶ 2(d). I considered Applicant's age, education, employment history, military service, efforts to provide financial support to a terminally ill family member, limited financial resources and that his financial problems were caused, in part, by circumstances beyond his control. Applicant was candid and sincere at the hearing. I also considered the information contained in GE 7.

However, Applicant has not demonstrated a reliable financial track record of timely filing federal income tax returns, paying taxes when due, or addressing other delinquent debts. The record evidence leaves me with questions and doubts as to Applicant's eligibility and suitability for a security clearance.

After weighing the disqualifying and mitigating conditions under Guidelines F and E, and evaluating all the evidence in the context of the whole person, I conclude Applicant

mitigated personal conduct security concerns but has not mitigated financial considerations security concerns.

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
Subparagraph 1.b:	For Applicant
Subparagraph 1.c:	Against Applicant
Subparagraph 1.d:	For Applicant
Subparagraphs 1.e-1.f:	Against Applicant
Subparagraphs 1.g-1.h:	For Applicant
Subparagraphs 1.i-1.l:	Against Applicant
Paragraph 2, Guideline E:	FOR APPLICANT
Subparagraphs 2.a-2.b:	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 security to grant Applicant eligibility for a security clearance. Eligibility for access to classified information is denied.

Eric C. Price
Administrative Judge