



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



In the matter of: )  
 )  
----- ) ISCR Case No. 08-07977  
SSN: ----- )  
 )  
Applicant for Security Clearance )

**Appearances**

For Government: Melvin A. Howry, Esquire, Department Counsel

For Applicant: *Pro se*

December 14, 2009

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**Decision**

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ROSS, Wilford H., Administrative Judge:

The Applicant submitted his Questionnaire for Sensitive Positions, on February 8, 2008 (Government Exhibit 1). On April 27, 2009, the Defense Office of Hearings and Appeals (DOHA) issued a Statement of Reasons (SOR) detailing the security concerns under Guidelines F and E concerning the Applicant. The action was taken under Executive Order 10865, *Safeguarding Classified Information within Industry* (February 20, 1960), as amended; Department of Defense Directive 5220.6, *Defense Industrial Personnel Security Clearance Review Program* (January 2, 1992), as amended (Directive); and the revised adjudicative guidelines (AG) promulgated by the President on December 29, 2005, and effective within the Department of Defense for SORs issued after September 1, 2006.

The Applicant answered the SOR in writing on May 12, 2009, and requested a hearing before an Administrative Judge. Department Counsel was prepared to proceed on June 5, 2009. This case was assigned to me on June 9, 2009. DOHA issued a notice of hearing on July 1, 2009, and I convened the hearing as scheduled on July 29,

2009. The Government offered Government Exhibits 1 through 10, which were received without objection. The Applicant testified on his own behalf and submitted Applicant's Exhibits A through D, also without objection. The record was left open at the Applicant's request for the submission of additional documentation. The Applicant submitted Applicant's Exhibit E on August 17, 2009. This exhibit was also received without objection. DOHA received the transcript of the hearing on August 11, 2009. The record closed on August 17, 2009. Based upon a review of the case file, pleadings, exhibits, and testimony, eligibility for access to classified information is denied.

### **Findings of Fact**

The Applicant is 29, married with three children, and is a high school graduate. He is employed by a defense contractor and seeks a security clearance in connection with his employment in the defense industry. The Applicant admitted all of the subparagraphs under Paragraph 1 of the SOR except the following, which he denied: 1.z., 1.oo., 1.rr., 1.tt., 1.vv., 1.yy., 1.aaa., 1.bbb., and 1.ccc. The SOR does not contain an allegation 1.i. (Transcript at 36-37.) The Applicant also denied the single allegation under Paragraph 2 of the SOR. All of the admissions are hereby deemed findings of fact.

#### **Paragraph 1 (Guideline F - Financial Considerations)**

The Government alleges in this paragraph that the Applicant is ineligible for clearance because he is financially overextended and therefore at risk of engaging in illegal acts to obtain funds.

1.a. The Applicant is indebted to a telephone company in the amount of \$940. (Transcript at 33-34.) The Applicant testified that he was going to make payment arrangements on this debt. He subsequently submitted Applicant's Exhibit E. This exhibit included a spreadsheet where the Applicant set out his future plans for all of his debts. Page 6 of Applicant's Exhibit E shows that he wishes to make an arrangement to pay this creditor \$60 every two weeks. Page 10 of Exhibit E is a copy of an undated letter to the collection agency for the telephone company proposing this agreement. There is no evidence that his proposal has been accepted.

1.b. The Applicant owes a medical debt in the amount of \$297. According to the Applicant, this debt was a medical bill that was incurred after he was discharged from the Armed Services. The Applicant also testified that Tricare is responsible for this debt, and has agreed to pay it. He is awaiting a letter stating that Tricare has paid this bill. It had not been received as of the time the record closed. (Transcript at 34-35; Applicant's Exhibit E at 6.)

1.c. The Applicant admits owing \$286 for a cable company early termination fee. He plans to make arrangements to pay this debt after he completes the payments to the

creditor set forth in subparagraph 1.a., above. (Transcript at 35; Applicant's Exhibit E at 6.)

1.d. through 1.k. are medical bills connected to hernia surgery the Applicant underwent in July 2007. The debts total \$4,129 according to the Applicant.<sup>1</sup> The Applicant has also submitted an undated letter he sent to the collection agency on these debts, attempting to establish an agreement to pay \$175 per month for all of these bills. There is no evidence this agreement has been accepted. (Transcript at 35-36; Applicant's Exhibit E at 6, 11.)

1.l. As stated above, there is no allegation corresponding to this subparagraph.

1.m. The Applicant admitted this allegation. He testified that this bad check, in the amount of \$108, was actually written by his ex-wife. He testified that he was going to make arrangements to pay this debt. In Applicant's Exhibit E, he submitted a copy of a letter to the collection agency, stating that they have not shown him proof of the debt and requesting that it be removed from the three credit reporting agencies. (Transcript at 37; Applicant's Exhibit E at 6, 9.)

1.n. The Applicant admitted that he owes a utility company \$32. He testified that he was going to pay this past due debt along with his regular utility bill a few days after the hearing. In Applicant's Exhibit E, he submitted a copy of an undated letter where he now disputes the validity of this debt. (Transcript at 37; Applicant's Exhibit E at 6, 12.)

1.o. The Applicant admits that he broke the lease which is the subject of this debt for \$466. However, he submitted that he was in the Armed Forces at the time, was transferred pursuant to orders, and that the lease had a military clause written into it. He states in Applicant's Exhibit E that the manager of the apartment complex "is working on removing this file from the system and the credit agencies." (Transcript at 38; Applicant's Exhibit E at 6.)

1.p. The Applicant admits owing this insurance debt in the amount of \$182. The Applicant states that his plan was to pay this debt off on September 1, 2009. (Transcript at 38; Applicant's Exhibit E at 6.)

1.q. The Applicant admits owing this medical bill in the amount of \$1,302, which relates to shoulder surgery he had after a work-related accident in 2006. According to the Applicant, this creditor has agreed to wait for payment until after the creditor in 1.d. through 1.k., above, is paid. (Transcript at 39; Applicant's Exhibit E at 6.)

1.r. The Applicant admits owing this medical bill in the amount of \$976. This is in relation to his passing a kidney stone. According to the Applicant, this creditor has also agreed to wait for his payment. (Transcript at 39; Applicant's Exhibit E at 6.)

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<sup>1</sup>Total amounts that are different from those in the SOR are based on figures provided by the Applicant in Applicant's Exhibit E.

1.s. The Applicant admits owing a second telephone company \$535. He states that his plan is to pay this debt after completing the payments to the creditor in subparagraph 1.c., above. (Transcript at 39-40; Applicant's Exhibit E at 6.)

1.t. The Applicant admits owing a third telephone company \$476 for an early termination fee. The Applicant states that the creditor is willing to accept a payment arrangement when the Applicant is in a position to make one. (Transcript at 40; Applicant's Exhibit E at 6.)

1.u. The Applicant admits owing this medical bill in the amount of \$162. This was in relation to his coming down with the flu. He stated that this debt would be paid off on September 11, 2009. (Transcript at 40; Applicant's Exhibit E at 6.)

1.v. The Applicant admits owing this medical bill in the amount of \$31. He submits that it will be paid in conjunction with subparagraphs 1.d. through 1.k., above. (Transcript at 40; Applicant's Exhibit E at 6.)

1.w. The Applicant admits owing this past due debt of \$178 for a cable box that was not returned. The Applicant submits that he plans to pay this debt on November 1, 2009. (Transcript at 40; Applicant's Exhibit E at 6.)

1.x. and 1.y. The Applicant admits that he owes these two medical debts, in the amount of \$1,544, for shoulder surgery. He submits that the collection agency collecting these debts will be paid after the creditor in subparagraph 1.q. is paid down, which is after the creditor in subparagraphs 1.d. through 1.k. is paid. (Transcript at 40-41; Applicant's Exhibit E at 6.)

1.z. The Applicant has consistently denied owing \$77 to a restaurant for a bad check. He submits, "Called [the restaurant] they no longer have a record of this account, they will send a letter to all 3 agencies to clear." (Transcript at 41; Applicant's Exhibit E at 6.) This allegation is found for the Applicant.

1.aa. through 1.gg. The Applicant admits owing these medical bills in the amount of \$2,540, which relates to the shoulder surgery discussed under subparagraphs 1.x. and 1.y., above. He submits that the collection agency collecting these debts will be paid after the creditor in subparagraphs 1.x. and 1.y. is paid down, which is after the creditor in subparagraph 1.q. is paid down, which is after the creditor in subparagraphs 1.d. through 1.k. is paid off. (Transcript at 41-42; Applicant's Exhibit E at 6.)

1.hh. The Applicant admitted owing this cable company \$146 on a past due account. He testified that this account had been paid. (Transcript at 42.) He later submitted that the company could no longer find his account on their system, and that the company would send a letter to all three agencies to clear this account. (Applicant's Exhibit E at 7.)

1.ii. The Applicant admits that he owes a restaurant \$64 for a returned check. (Transcript at 42.) The Applicant submits that he contacted the restaurant and they wanted 30 days to research the account. There is no further information. (Applicant's Exhibit E at 7.)

1.jj. The Applicant admits that he owed \$1,856 to a college. He stated that this debt should have been covered by his student loans, and that he has been in contact with the college about this situation. (Transcript at 42.) He further states that the college is "going to move this account to paid with the school loans that I have." (Applicant's Exhibit E at 7.)

1.kk. The Applicant admits that he owes a bank \$261. (Transcript at 42-43.) He submits that plans to pay this debt November 1, 2009. (Applicant's Exhibit E at 7.)

1.ll. The Applicant admits owing this medical bill in the amount of \$354. (Transcript at 43.) He states that he plans to pay this debt in mid-November 2009. (Applicant's Exhibit E at 7.)

1.mm. The Applicant admits owing \$266 for a cable company early termination fee. He plans to pay this debt on December 1, 2009. (Transcript at 43; Applicant's Exhibit E at 7.)

1.nn. The Applicant admits owing this debt in the amount of \$331. (Transcript at 43-44.) He states, "Can not get a hold of [them] to find out what the bill is for. No address is listed on credit report." This allegation is found for the Applicant.

1.oo. The Applicant admits owing a photographer \$82. He submits that he plans to pay this debt by the end of September 2009. (Transcript at 44; Applicant's Exhibit E at 7.)

1.pp. The Applicant admits owing a bank \$622. (Transcript at 44.) He submits that he plans to make payment arrangements for this debt after the debt in subparagraph 1.s. is paid off. (Applicant's Exhibit E at 7.)

1.qq. The Applicant admits owing a bank \$10,928 for a credit card debt. (Transcript at 44.) He states, "I have not made a plan about this bill as of now. I plan to pay the bills [down] first in hopes I can get a low interest loan to pay this off and make payments to that." (Applicant's Exhibit E at 7.)

1.rr. The Applicant has consistently denied this credit card debt in the amount of \$250. He states, "I've never had a credit card with them." (Transcript at 44-45.) He further submitted that this debt has been disputed with the credit reporting firms. (Applicant's Exhibit E at 7.) This allegation is found for the Applicant.

1.ss. The Applicant admits owing the military exchange system \$185. (Transcript at 45.) He submits that he plans on paying this debt December 1, 2009. (Applicant's Exhibit E at 7.)

1.tt. and 1.vv. The Applicant originally denied this debt, but now states that it is the same creditor as 1.vv. The actual debt is the \$277 alleged in this subparagraph. (Transcript at 45-46, 48.) The Applicant states that he talked to the company but has not resolved this debt. (Applicant's Exhibit E at 7.)

1.uu. and 1.xx. The Applicant admits owing past due child support in the amount of \$27,430 for two of his children by prior marriages. A hearing was held and an order was issued requiring the Applicant's employer to deduct approximately \$700 per month from his pay for back child support. (Transcript at 46-48; Applicant's Exhibits C, and E at 7.) These allegations are found for the Applicant.

1.wv. The Applicant admits owing this debt in the amount of \$213. He submits that he plans on paying this debt in January 2010. (Applicant's Exhibit E at 7.)

1.yy. The Applicant has consistently denied this debt in the amount of \$2,337. He submits that he paid this debt through military allotment in 2001. (Transcript at 48.) He is disputing the charges to the credit reporting services. (Applicant's Exhibit E at 7.) This allegation is found for the Applicant.

1.zz. The Applicant admits owing \$8,744 for a repossessed automobile. (Transcript at 48-49.) He submits, "I plan to fix this account as well when all others are paid down or off." (Applicant's Exhibit E at 8.)

1.aaa. The Applicant has consistently denied owing \$100 for a small claims court judgment. He states that he paid the claim, but failed to receive a Satisfaction of Judgment from the plaintiff. (Transcript at 49; Government Exhibit 10 at 4.) The Applicant's testimony was credible on this point. This allegation is found for the Applicant.

1.bbb. The Applicant has consistently denied that he owes \$757 for a small claims court judgment. He submitted documentation that his bank account was garnished to pay off this amount. (Transcript at 50; Government Exhibit 10 at 2; Applicant's Exhibit A.) This allegation is found for the Applicant.

1.ccc. The Applicant has consistently denied that he owes \$1,189 for a court judgment. He submitted documentation that his wages were garnished to pay off this amount. (Transcript at 50; Government Exhibit 10 at 3; Applicant's Exhibit B.) This allegation is found for the Applicant.

1.ddd. The Applicant admits owing this judgment in the amount of \$1,840. (Transcript at 50; Government Exhibit 10 at 1.) He submits that he is making arrangements with the court to pay this debt off. (Applicant's Exhibit E at 8.)

The Applicant had stated that he would begin paying off his past due debts in 2008. (Government Exhibits 3 and 4.) Instead, the Applicant testified that after his wife became pregnant they used money, intended to pay down his debt, on items for the child. (Transcript at 55.)

The Applicant was also determined to have a service-connected disability. (Applicant's Exhibit D at 13.) He received a lump sum payment, which he and his wife used to buy furniture, pay down their car, and buy automobile insurance. None was used to pay down his past due indebtedness. (Transcript at 60-64.)

Finally, the Applicant stated that he had been paying various debts that were not listed in the SOR. He was given an opportunity to submit evidence supporting this statement. No such evidence was submitted. (Transcript at 64-72.)

### **Paragraph 2 (Guideline E - Personal Conduct)**

The Government alleges in this paragraph that the Applicant is ineligible for clearance because he has made false statements to the Department of Defense during the clearance screening process.

The Applicant filled out a Government questionnaire in February 2008 in which he stated that he was not currently over 90 days delinquent on any debts. He also stated that, within the past seven years, he had not been over 180 days delinquent on any debts. (Government Exhibit 1 at questions 28(a) and 28(b).) These answers were not true, as the Applicant owed over 50 creditors approximately \$72,000.

The Applicant testified on this issue. (Transcript at 51-54.) He stated that he attempted to complete the electronic questionnaire, but it would not validate because he did not have all the information the program wanted. Pursuant to his security officer's instructions, he stated that he had put the phrase "See Credit Report" down on the form under these questions. He did not know that the final form he submitted did not have the phrase. He stated, "I'm not trying to hide anything. I know I have debt. I know I have to pay it off." (Transcript at 52.) His testimony was credible and believable on this issue. Under the particular facts of this case, I find that while his answers were false, he did not intend to mislead the Government in any way.

### **Mitigation**

The Applicant submitted letters from both his supervisor and the facility security officer. The Applicant's supervisor describes him as "a most ethical individual and displays the highest marks in integrity." (Applicant's Exhibit E at 2.) The facility security officer states about the Applicant, "He is an excellent employee and there are no concerns with any aspect of his professional or personal life." (Applicant's Exhibit E at 3.)

## Policies

Security clearance decisions are not made in a vacuum. When evaluating an applicant's suitability for a security clearance, the administrative judge must consider the revised adjudicative guidelines (AG). In addition to brief introductory explanations for each guideline, the adjudicative guidelines list potentially disqualifying conditions and mitigating conditions, which are to be used as appropriate in evaluating an applicant's eligibility for access to classified information.

These guidelines are not inflexible rules of law. Instead, recognizing the complexities of human behavior, these guidelines are applied in conjunction with the factors listed in the adjudicative process. The administrative judge's over-arching adjudicative goal is a fair, impartial and commonsense decision. According to AG ¶ 2(c), 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 decision. In addition, the administrative judge may also rely on his own common sense, as well as his knowledge of the law, human nature, and the ways of the world, in making a reasoned decision.

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

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

A person who seeks access to classified information enters into a fiduciary relationship with the Government predicated upon trust and confidence. This relationship transcends normal duty hours and endures throughout off-duty hours. The Government reposes a high degree of trust and confidence in individuals to whom it grants access to classified information. Security clearance decisions include, by necessity, consideration of the possible risk that the applicant may deliberately or inadvertently fail to protect or 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.

Finally, as emphasized in Section 7 of Executive Order 10865, "Any determination under this order . . . shall be a determination in terms of the national



interest and shall in no sense be a determination as to the loyalty of the applicant concerned.” See *also* EO 12968, Section 3.1(b) (listing multiple prerequisites for access to classified or sensitive information).

### **Analysis**

It is the Government's responsibility to present substantial evidence to support the finding of a nexus, or rational connection, between an applicant's conduct and the continued holding of a security clearance. If such a case has been established, the burden then shifts to the applicant to go forward with evidence in rebuttal, explanation or mitigation which is sufficient to overcome or outweigh the Government's case. The applicant bears the ultimate burden of persuasion in proving that it is clearly consistent with the national interest to grant him or her a security clearance.

In this case the Government has met its initial burden of proving by substantial evidence that the Applicant had financial difficulties (Guideline F), and that the Applicant made false statements in the clearance screening process (Guideline E.) The Applicant, on the other hand, has mitigated Guideline E, but not successfully mitigated the Government's Guideline F case, except in part.

#### **Paragraph 1 (Guideline F - Financial Considerations)**

The security concern relating to the guideline for Financial Considerations is set out in AG ¶ 18:

Failure or inability 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 information. An individual who is financially overextended is at risk of having to engage in illegal acts to generate funds.

The guideline notes several conditions that could raise security concerns. Under AG ¶ 19(a), *an inability or unwillingness to satisfy debts* is potentially disqualifying. Similarly under AG ¶ 19(c), *a history of not meeting financial obligations* may raise security concerns. The Applicant failed to pay a substantial number of debts for a period of years. These debts total \$72,493. The evidence is sufficient to raise these potentially disqualifying conditions.

The guideline also includes examples of conditions that could mitigate security concerns arising from financial difficulties. Mitigating Condition ¶ 20(a) states that the disqualifying conditions may be mitigated where *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*. The Applicant has a years-long history of not paying his obligations. Based

on his history, I find that the behavior is likely to recur and does cast doubt on his current reliability. This mitigating condition does not apply to this case.

Under AG ¶ 20(b), the disqualifying conditions may be mitigated where *the conditions that resulted in the financial problem were largely beyond the person's control (e.g., loss of employment . . . unexpected medical emergency), and the individual acted responsibly under the circumstances*. The Applicant has had several medical events happen over the last several years. However, it cannot be said that he behaved responsibly under the circumstances. The evidence shows that the Applicant makes promises to pay, but then uses the money set aside for his past due debts to pay for other items. He has an extensive plan for paying his substantial past due indebtedness, as discussed above, but virtually no track record of carrying out such a plan. A statement of intent to pay debts sometime in the future, no matter how sincere, is not a substitute for concrete actions. This mitigating condition does not apply to this case.

Evidence that *the individual initiated a good-faith effort to repay overdue creditors or otherwise resolve debts* is also mitigating under ¶ 20(d). No evidence was submitted that the Applicant has voluntarily paid a single debt set forth in the SOR. As stated above, promises are insufficiently mitigating in this case. Where debts have been paid, it has been pursuant to court order. Subparagraphs 1.uu. and 1.xx. are found for the Applicant because his back child support is being paid by court order. Subparagraphs 1.aaa., 1.bbb., and 1.ccc are found for the Applicant because these judgments have been satisfied. This mitigating condition minimally applies to this case.

Finally, ¶ 20(e) states that it may be mitigating where *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*. As set forth above, the Applicant has legitimate disputes with some of his creditors. Where there is such a dispute, I have found for the Applicant with regard to subparagraphs 1.z., 1.nn., 1.rr., and 1.yy. This mitigating condition also minimally applies to this case.

I have found for the Applicant with regards to \$32,471 worth of debt. Even allowing the Applicant credit for his unpaid medical bills, they only total \$11,335. Accordingly, under a best-case scenario, the Applicant still owes \$28,687 to many legitimate creditors and there is no reasonable expectation of his paying any of it in the foreseeable future. When the Applicant's entire debt history is viewed, he has not mitigated the security concerns about his financial situation. Paragraph 1 is found against the Applicant.

## **Paragraph 2 (Guideline E - Personal Conduct)**

The Applicant did provide false information on his questionnaire concerning the extent of his debt situation. However, the Applicant's explanation for the failure to discuss his extensive indebtedness is reasonable and believable. As stated above,

while I find that his answers were false, I also find that there was no intent to deceive the Government. Guideline E is found for the Applicant.

### **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 relevant circumstances. Under AG ¶ 2(c), the ultimate determination of whether to grant eligibility for a security clearance must be an overall commonsense judgment based upon careful consideration of the guidelines and the whole person concept. The administrative judge should consider the nine adjudicative process factors listed at AG ¶ 2(a):

(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 considered the potentially disqualifying and mitigating conditions in light of all the facts and circumstances surrounding this case. The Applicant is under financial strain, and has been so for several years. His debt situation is not under control. Under AG ¶ 2(a)(3), the Applicant's conduct is recent. Based on the state of the record, I find that there have not been permanent behavioral changes which would resolve the security concerns under AG ¶ 2(a)(6). Accordingly, at the present time, I find that there is the potential for pressure, coercion, exploitation, or duress (AG ¶ 2(a)(8)); and that there is a high likelihood of recurrence (AG ¶ 2(a)(9)).

Overall, the record evidence leaves me with questions or doubts as to Applicant's eligibility and suitability for a security clearance. For all these reasons, I conclude the Applicant has not mitigated the security concerns arising from his financial situation at this time. As stated above, Paragraph 2 is found for the Applicant.

On balance, I conclude that the Applicant has not successfully overcome the Government's case opposing his request for a DoD security clearance. Accordingly, the evidence supports a denial of his request for a security clearance.

## 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 THE APPLICANT
Subparagraph 1.a:	Against the Applicant
Subparagraph 1.b:	Against the Applicant
Subparagraph 1.c:	Against the Applicant
Subparagraph 1.d:	Against the Applicant
Subparagraph 1.e:	Against the Applicant
Subparagraph 1.f:	Against the Applicant
Subparagraph 1.g:	Against the Applicant
Subparagraph 1.h:	Against the Applicant
Subparagraph 1.i:	Against the Applicant
Subparagraph 1.j:	Against the Applicant
Subparagraph 1.k:	Against the Applicant
Subparagraph 1.l:	No Allegation
Subparagraph 1.m:	Against the Applicant
Subparagraph 1.n:	Against the Applicant
Subparagraph 1.o:	Against the Applicant
Subparagraph 1.p:	Against the Applicant
Subparagraph 1.q:	Against the Applicant
Subparagraph 1.r:	Against the Applicant
Subparagraph 1.s:	Against the Applicant
Subparagraph 1.t:	Against the Applicant
Subparagraph 1.u:	Against the Applicant
Subparagraph 1.v:	Against the Applicant
Subparagraph 1.w:	Against the Applicant
Subparagraph 1.x:	Against the Applicant
Subparagraph 1.y:	Against the Applicant
Subparagraph 1.z:	For the Applicant
Subparagraph 1.aa:	Against the Applicant
Subparagraph 1.bb:	Against the Applicant
Subparagraph 1.cc:	Against the Applicant
Subparagraph 1.dd:	Against the Applicant
Subparagraph 1.ee:	Against the Applicant
Subparagraph 1.ff:	Against the Applicant
Subparagraph 1.gg:	Against the Applicant
Subparagraph 1.hh:	Against the Applicant
Subparagraph 1.ii:	Against the Applicant
Subparagraph 1.jj:	Against the Applicant
Subparagraph 1.kk:	Against the Applicant
Subparagraph 1.ll:	Against the Applicant
Subparagraph 1.mm:	Against the Applicant

Subparagraph 1.nn:	For the Applicant
Subparagraph 1.oo:	Against the Applicant
Subparagraph 1.pp:	Against the Applicant
Subparagraph 1.qq:	Against the Applicant
Subparagraph 1.rr:	For the Applicant
Subparagraph 1.ss:	Against the Applicant
Subparagraph 1.tt:	Against the Applicant
Subparagraph 1.uu:	For the Applicant
Subparagraph 1.vv:	Against the Applicant
Subparagraph 1.ww:	Against the Applicant
Subparagraph 1.xx:	For the Applicant
Subparagraph 1.yy:	For the Applicant
Subparagraph 1.zz:	Against the Applicant
Subparagraph 1.aaa:	For the Applicant
Subparagraph 1.bbb:	For the Applicant
Subparagraph 1.ccc:	For the Applicant
Subparagraph 1.ddd:	Against the Applicant

Paragraph 2, Guideline E: FOR THE APPLICANT

Subparagraph 2.a.: For the Applicant

### **Conclusion**

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

WILFORD H. ROSS  
Administrative Judge