



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



In the matter of:

SSN: -----

Applicant for Security Clearance

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ISCR Case No. 09-01309

Appearances

For Government: Fahryn Hoffman, Esq., Department Counsel
For Applicant: *Pro Se*

December 7, 2009

Decision

MARSHALL, Jr., Arthur E., Administrative Judge:

Applicant completed a Standard Form 86 (SF-86), security clearance application, on December 10, 2008. On July 1, 2009, the Defense Office of Hearings and Appeals (DOHA) issued a Statement of Reasons (SOR) enumerating security concerns arising under Guideline F (Financial Considerations). 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, which are effective for SORs issued after September 1, 2006.

In a package of materials dated July 21, 2009, Applicant admitted 25 of the 33 allegations set forth in the SOR and requested a hearing.¹ DOHA assigned the case to me on September 9, 2009. The parties agreed to a hearing date of October 22, 2009. A notice of hearing was issued to that effect on October 7, 2009. The hearing was

¹ Applicant denied six of the allegations and failed to admit or deny two allegations.

convened as scheduled. Department Counsel introduced four documents accepted into the record without objection as exhibits (Exs.) 1 – 4. Applicant chose to represent herself, gave testimony, and was examined by Department Counsel. The transcript (Tr.) of the proceeding was received on October 29, 2009. The record was closed on November 2, 2009. Applicant was given until November 5, 2009, to submit materials she wished to be considered as part of the record. On November 18, 2009, one document was received. It was accepted into the record without objection as exhibit (Ex.) A. Based on a review of the testimony, submissions, and exhibits, and in light of the unique facts in this case, I find Applicant met her burden regarding the financial considerations security concerns raised. Security clearance is granted.

Findings of Fact

Applicant is a 49-year-old administrative assistant working for a defense contractor. She has worked for the same employer for over a year and a half. For additional income, she has cleaned office buildings after work for the past three years.² Applicant earned a high school diploma. She is a widow with one surviving child, an adult who lives on her own. Applicant admits that she is “bad with the dates,” so the time frame depicted follows the testimony and her SF-86 as close as possible.³

At the age of 19, Applicant married her late husband. In the early 2000s, her husband injured his back on the job. The injury limited his ability to generate a full income. In 2002 or 2003, the apartment in which Applicant lived was destroyed by flooding, ruining her possessions.⁴ Then, in early 2004, after nearly 24 years of marriage, she and her husband attempted a separation. Applicant moved out of the family home and rented an apartment. It was the first time she had lived on her own and the first time she had to take responsibility for bills, a job previously handled by her husband. Applicant realized she would need a decent income to survive independently, so she worked by day and enrolled in school at night. At one point while she was attending school, she maintained two jobs.⁵

Applicant was in school for about eight months when, on June 18, 2004, her 22-year-old son was repeatedly shot and brutally murdered in their otherwise quiet city.⁶ After his body was discovered, a manhunt ensued as the culprit eluded police and crossed state lines. The murder made *America’s Most Wanted* and the Federal Bureau of Investigation became involved.⁷ Applicant quit school during this period. She

² For the past three years, she has “ditched [her] business clothes, put on [her] jeans” and cleaned office buildings at night. Tr. 25.

³ Tr. 37.

⁴ There is no precise date for the flooding. A judgment regarding the flooding is dated June 2003.Tr. 33.

⁵ Tr. 25.

⁶ Tr. 16.

⁷ Tr. 15.

remained in a “state of complete shock” as her only son’s murderer was extradited, returned to stand trial, and received his sentence: “I was a wreck. I mean, I couldn’t eat, I couldn’t sleep, couldn’t function.”⁸ She tried to provide solace to her daughter, who was a young mother of 24, living with Applicant’s husband, and devastated by the murder of her only sibling. Meanwhile, Applicant suffered from panic attacks and started to develop some issues related to her grief.⁹ As a result, she was unsuccessful in maintaining continued employment for a while.

Around July or early August 2005, Applicant’s husband moved out of the family home, a rental property.¹⁰ At the time, Applicant was unemployed. She lived in a shelter for nearly a month, then found an apartment she could not really afford. On August 21, 2005, Applicant received a telephone call informing her that her husband had been in a car accident. When she arrived at the hospital, she was informed that he was not expected to live. Applicant visited her comatose husband in the hospital everyday, sitting with him as long as she could “pretty much knowing that he was going to die, but not believing it.”¹¹ Around the time of the accident, Applicant breached her own rental lease and moved back into the home her husband had previously rented. In assuming her husband’s lease, she tried to help her unemployed daughter and grandchildren during this time of crisis. Although Applicant’s husband emerged from his coma, he was in a vegetative state and transferred to an appropriate medical facility. He ultimately died on December 19, 2005, shortly before the winter holidays.

Exactly two weeks after her husband’s death, shortly before New Year’s Day of 2006, Applicant returned to her job, a move she now recognizes as having been psychologically premature, but she needed to generate an income.¹² She stated: “I was a mess, and I started having panic attacks, I’d go to work, I would have to leave, I couldn’t function. Mentally, I was a mess.”¹³ In 2006, while suffering from depression, she forgot to file her state taxes.¹⁴ Her bills had piled up and were neglected: “I never got a chance to properly learn how to pay bills, and stuff, because I was in too big of a mess to pay them.”¹⁵ About a month after her husband died, she went to a therapist for

⁸ Tr. 16.

⁹ Tr. 37.

¹⁰ Tr. 34.

¹¹ Tr. 17.

¹² Tr. 17.

¹³ *Id.*

¹⁴ Tr. 79.

¹⁵ *Id.*

about six weeks.¹⁶ She was diagnosed as suffering from depression, post-traumatic stress, and related panic attacks.¹⁷ She was prescribed medication and advised to take “a low-key job, since that [was] all [she] could possibly handle for a while.”¹⁸ She followed-up this treatment at an outpatient psychiatric facility from April 2006 through November 2006, where she was diagnosed as suffering from “Major Depressive Disorder and Panic Disorder.”¹⁹ Ultimately, she accepted her current position, which has helped her function better.²⁰ Today, she is still “dealing with the grief” of losing both her son and her husband within a short period of time, but she now is “able to deal with it. . . to go to work with no panic attacks,” despite the fact she recognizes her finances are “a mess.”²¹

By 2006, Applicant could no longer afford to rent the family home. She moved into an apartment and her daughter found another place to live. Applicant gave her daughter a cell phone that Applicant had taken in her own name, but the daughter failed to make payments on the account before it became delinquent.²² Applicant immediately vacated her first apartment and broke her lease due to an infestation of mice followed by a broken sewer system.²³ Rather than face these problems, she sought refuge in a shelter. In 2006 or 2007, Applicant rented a cottage in which she assumed a land line which was already installed. To her eventual surprise, she was later charged for what appears to be a pre-existing balance.²⁴ Her next apartment was flooded. All of her clothing, furniture, and all her other possessions were ruined or destroyed.²⁵ In 2007, her automobile caught fire as it sat in a parking lot. It, too, was destroyed.²⁶ Another vehicle was returned as a voluntary repossession.

Applicant received the SOR in August 2009. Department Counsel sent her a copy of her October 18, 2008, credit report in August 2009. In early October 2009, Applicant sought financial counseling to “find out how to [contact her creditors]. [She did

¹⁶ Applicant would ultimately return for short bouts of therapy, lasting about six weeks each, as needed. Her need is generally triggered by certain “anniversary dates,” such as the time of her son’s birthday or the holidays. Tr. 28.

¹⁷ Tr. 26-27.

¹⁸ Tr. 17-18.

¹⁹ Ex. A (Letter dated Nov. 28, 2009).

²⁰ Tr. 18.

²¹ *Id.*, Tr. 61-62.

²² Tr. 50.

²³ Tr. 47.

²⁴ Tr. 72-75, regarding SOR allegation ¶ 1.e.

²⁵ Tr. 32.

²⁶ Tr. 32-33.

not] know how to do it.”²⁷ Before counseling, she found it exceptionally difficult to manage and document even the basics regarding her finances.²⁸ Applicant was instructed as to how to contact her creditors.²⁹ She was advised to meet with a bankruptcy attorney, which she did. He instructed her as to the proper manner of disputing an account through the credit reporting bureaus in order to obtain current balances and to discern whether an account entry is genuinely hers.³⁰ He also showed Applicant how to develop and follow a budget.³¹ Applicant also discovered that due to her inexperience and a lack of guidance from her office’s payroll office, her total taxes were being under-withheld. This is because she has two jobs.³² She has since addressed her tax issues through payroll allotments.³³ She is now going through her debts to formally dispute several of her accounts. She feels she is now strong enough to face her financial dilemma and proceed with seeking Chapter 7 bankruptcy protection regarding the approximately \$28,000 at issue.³⁴ This amount may be less, based on Applicant’s success in disputing several of the accounts at issue.

Regarding the debts at issue, some of the allegations concern judgments against Applicant. She never went to court regarding any of these debts because, at the time and given the circumstances, she felt “overwhelmed.”³⁵ Progress has only been made toward the student loans incurred for the semester during which she dropped out of school owing to her son’s murder, although no evidence of such payment was

²⁷ Tr. 54.

²⁸ See, e.g., Tr. 99-100. There is no evidence Applicant tried to mislead investigators regarding her financial situation when she completed her security clearance application. Tr. 100-101.

²⁹ *Id.*

³⁰ Tr. 41, 58. Applicant does not recognize some of the accounts at issue, for example, the accounts noted at SOR allegations ¶1.m and 1.dd. Tr. 58, 72. She admitted, however, to other entries she concedes she does not recognize, such as those found at SOR allegation ¶1.q.

³¹ Applicant noted that she is not one to spend money frivolously, although she concedes she can be an impulse shopper with regards to shoes. She has since controlled this impulse. Tr. 55.

³² As noted, unless otherwise adjusted, two separate W-2 forms generally will contemplate that each W-2 reflects one’s primary and only employment. Tr. 80.

³³ Tr. 81.

³⁴ Tr. 19, 55, 62-63.

³⁵ Tr. 46. In noting she had felt overwhelmed, Applicant stated feeling overwhelmed “is what drove me to this counselor, to try to get this straight. I just felt like I was under a mountain of debt, I just felt like I couldn’t do anything about it, for the longest time.” Tr. 46. She further noted that she has only started to feel stronger since taking her current position, now wishing to “make a dent” in her debts. *Id.*

introduced.³⁶ Many of the medical debts noted are related to the fact Applicant is a severe asthmatic and had a protracted stay in the hospital for pneumonia.³⁷

Applicant is “a very likeable woman. . . . [who] is someone who has definitely seen her share of troubles in her life.”³⁸ She lives alone and has no immediate family in her vicinity. She currently lives a simple life with no genuine frills or unusual expenses.³⁹ She is current on her car payments and looking for less expensive car insurance.⁴⁰ Applicant follows her budget closely and monitors her expenditures.⁴¹ She earns a gross salary of approximately \$2,840 a month with deductions amounting to about \$1,240.⁴² With past tax issues addressed, those deductions may now be reduced.⁴³ Her current take home salary is about \$2,100 a month, plus about \$300-400 a month from her cleaning job.⁴⁴ Her monthly expenses run to just under \$2,500. Applicant concedes she is living “paycheck to paycheck” and explained that is why she has been “afraid to tackle this mountain of debt.”⁴⁵ While concerned she does not currently have the \$1,300 needed to pay for a bankruptcy petition, she has close to \$2,000 available in her 401(k) account, she has been advised that she can pay for her bankruptcy filing in installments, and she is checking to see if her attorney’s costs are reasonable.⁴⁶

Policies

When evaluating an applicant’s suitability for a security clearance, an administrative judge must consider the revised adjudicative guidelines (AG). In addition to brief introductory explanations for each guideline, the adjudicative guidelines list

³⁶ Tr. 31. Regarding payments toward SOR allegations ¶¶ 1.bb and 1.cc, Applicant was asked whether she kept “any receipts , or statements” showing that the nominal payments she alleged were made. She answered: “I wasn’t exactly keeping good records. . . . I can’t remember if it was paid by check or money order.” Tr. 31.

³⁷ Tr. 44.

³⁸ Tr. 101.

³⁹ Tr. 90.

⁴⁰ Tr. 91.

⁴¹ *Id.*

⁴² Tr. 77.

⁴³ Tr. 81-82.

⁴⁴ Tr. 82. Applicant does not earn an hourly wage from her cleaning job. The work pays a flat rate of \$157 every two weeks regardless of the number of hours it entails. Tr. 93. It usually takes 2-3 hours per night, five work nights a week plus weekends. Tr. 94. Consequently, she works 14-21 hours a week for about \$78 a week.

⁴⁵ Tr. 88.

⁴⁶ Tr. 88-89, 92. Applicant’s financial counseling is free, so she intends to continue with it. Tr. 89.

potentially disqualifying conditions and mitigating conditions. These guidelines are not inflexible rules of law. Recognizing the complexities of human behavior, these guidelines are applied in conjunction with the factors listed in the adjudicative process. The administrative judge's overarching adjudicative goal is a fair, impartial, and commonsense decision. Under AG ¶ 2(c), this 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.

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.

The government must present evidence to establish controverted facts alleged in the SOR. An applicant is responsible for presenting "witnesses and other evidence to rebut, explain, extenuate, or mitigate facts admitted by applicant or proven by Department Counsel. . . ." ⁴⁷ The burden of proof is something less than a preponderance of evidence. ⁴⁸ The ultimate burden of persuasion is on the applicant. ⁴⁹

A person who seeks access to classified information enters into a fiduciary relationship with the government predicated upon trust and confidence. This relationship transcends normal duty hours and endures throughout off-duty hours. The government reposes a high degree of trust and confidence in individuals to whom it grants access to classified information. Decisions include, by necessity, consideration of the possible risk 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.

Section 7 of Executive Order 10865 provides that decisions shall be "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). "The clearly consistent standard indicates that security clearance determinations should err, if they must, on the side of denials." ⁵⁰ Any reasonable doubt about whether an applicant should be allowed access

⁴⁷ See *also* ISCR Case No. 94-1075 at 3-4 (App. Bd. Aug. 10, 1995).

⁴⁸ *Department of the Navy v. Egan*, 484 U.S. 518, 531 (1988).

⁴⁹ ISCR Case No. 93-1390 at 7-8 (App. Bd. Jan. 27, 1995).

⁵⁰ *Id.*

to sensitive information must be resolved in favor of protecting such sensitive information.⁵¹

Based upon consideration of the evidence, Guideline F (Financial Considerations) is the most pertinent to this case. Conditions pertaining to this adjudicative guideline that could raise a security concern and may be disqualifying, as well as those which would mitigate such concerns, are set forth and discussed below.

Analysis

Guideline F – Financial Considerations

Under Guideline F, “failure or an inability to live within one’s means, satisfy debts, and meet financial obligations may indicate poor self-control, lack of judgment, or an 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.”⁵² The Directive sets out several potentially disqualifying conditions under this guideline.

Between about 2003 and 2008, Applicant and her late husband, or Applicant on her own, acquired debt. Applicant’s financial condition worsened and her debts became delinquent as she dealt with the murder of her only son, the untimely death of her estranged husband, and her attempt to become self-sufficient in the workplace. Therefore, Financial Considerations Disqualifying Condition (FC DC) AG ¶ 19(a) (“inability or unwillingness to satisfy debts”) and FC DC AG ¶ 9(c) (“a history of not meeting financial obligations”) apply. With such conditions raised, the burden shifts to Applicant to overcome the case against her and mitigate security concerns.

Although Applicant’s delinquent debts remain virtually unaddressed today, they were mostly created and became delinquent during an extraordinarily tragic and unfortunate string of events. Her son was murdered. Her husband died from injuries suffered in a car accident, her home and an apartment were flooded, and a car was destroyed in a fire. She had difficulty maintaining stable employment between these events due to her fragile mental state and psychological recovery. Despite her difficulty in functioning day to day, she pursued appropriate psychological counseling and followed her doctor’s advice regarding her well-being and types of appropriate employment. She also maintained two jobs in an attempt to stay current on her daily needs. While she essentially has recovered from her earlier psychological problems and is now capable of both steady employment and daily budgeting, the amount of delinquent debt that accumulated during her state of depression has been overwhelming. Although the majority of her debts remain unresolved, FC MC 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”) applies to some degree.

⁵¹ *Id.*

⁵² AG ¶ 18.

Moreover, in light of this string of misfortune, FC MC AG ¶ 20(b) (“the conditions that resulted in the behavior were largely beyond the person’s control (e.g., loss of employment, a business downturn, unexpected medical emergency, or a death, divorce or separation) and the individual acted responsibly under the circumstances”) also applies.

Applicant received financial counseling and has consulted a bankruptcy attorney. To date, however, no tangible efforts have been demonstrated or documented regarding the past due accounts at issue. Consequently, neither FC MC ¶ 20(c) (“the person has received or is receiving counseling for the problem and/or there are clear indications that the problem is being resolved or is under control”) nor FC MC ¶ 20(d) (“the individual initiated a good-faith effort to repay overdue creditors or otherwise resolve debts”) applies. No other mitigating conditions apply.

Currently living paycheck to paycheck, Applicant is presently capable of living within her means but for her delinquent debt. That debt makes her current financial situation relatively dire. Her contemplated bankruptcy seems to be her only option for starting anew. Given the facts, the creation of her delinquent debt is understandable. Given those same facts, their neglect is also within the realm of understanding by any but the least empathetic. While security concerns regarding the creation and neglect of these delinquent debts may be mitigated, Applicant has failed to demonstrate any successful attempts to address those debts. Therefore, financial considerations security concerns remain.

Whole Person Concept

Under the whole person concept, an administrative judge must evaluate an applicant’s eligibility for a security clearance by considering the totality of an applicant’s conduct and all the circumstances. An 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.

Under AG ¶ 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.

I considered the potentially disqualifying and mitigating conditions in light of all the facts and circumstances surrounding this case, as well as the “whole person” factors. Applicant is an intelligent and accommodating individual. As noted by

Department Counsel, she is a “likeable woman who has certainly seen more than her share of troubles in life.”

With regard to the “whole person,” many factors speak in Applicant’s favor. The cumulative effect of Applicant’s troubles on her finances was plainly overwhelming. This is particularly true for a teenage bride, newly separated after nearly 25 years of marriage, who had no personal finance experience and whose husband had solely managed their family accounts. Just as she had no control over the events that impacted her ability to focus on work or her mounting bills, she had no knowledge as to how she could address them once she was able to do so. Additionally, in reaction to these events, Applicant demonstrated initiative and sound judgment. She sought psychological counseling on her own volition. She pursued post-secondary education in the hopes of finding a better paying job. She willingly discarded any sense of vanity by living in a shelter to save money and by undertaking the menial work of a night custodian for the sole purpose of earning additional income. Now psychologically fit and capable of addressing her accumulated debt, she has received financial counseling, adopted a workable budget, and consulted with a bankruptcy attorney about seeking bankruptcy protection. Finally, her highly credible and forthright testimony was generally consistent with the facts of record. There is no indication she could be exploited over her past misfortune, nor are these distinct facts likely to recur.

Speaking against Applicant is the fact no tangible efforts have been made to address her debts. Although her debts became delinquent not through simple neglect, but through the distraction caused by profound depression and anxiety, they are now too unwieldy for her to address alone. Having recovered from her past inability to focus and now able to live within her means with regard to her current and future expenses, she recognizes that bankruptcy is not only an available option for addressing her delinquent debt, but her most likely route toward financial recovery. With regard to such a filing, she has about \$2,000 in her 401(k) and an attorney who is willing to take payment in installments.

In summarizing Applicant’s situation, it must be noted that Applicant did not simply lose her child and husband. In 2006, her teenage son’s brutal murder was followed by a protracted manhunt, sensational trial, and sentencing. Despite daily reminders of her loss, she persevered as she and her husband tried to provide solace to each other and to their remaining child. The following year, in 2007, her estranged husband was in a car accident. She vigilantly stayed by his side until he died during the 2007 winter holiday season. Left alone in her grief, she was the only familial support for her daughter and grandchildren. With no support system of her own, she sought the help of a psychiatrist on a limited basis as she fought to refocus on a daily life. Despite this struggle, it was an effort to simply wake, go to work, and go home. Bills went unpaid and obligations went unmet. In 2008, she accepted her current position as an administrative assistant, a job in which accomplishments are measured not in independent initiative but in timely reactive productivity. In that capacity, she has learned to once again be productive and she has proved her professional mettle.

Applicant’s delinquent obligations were not created through frivolity or capriciousness, nor were they left unaddressed until recently because of poor self-

control, lack of judgment, or an unwillingness to abide by rules and regulations. The facts here are extraordinary and distinct. One need not be overly empathetic to appreciate the depth of despair Applicant has endured or its impact on her mental, physical, and financial health. The circumstances surrounding the loss of her son are horrific; those related to the loss of her husband are truly tragic. While she still has difficult days, which is understandable, she has recently recovered. Having no adult peers to rely upon for support, her recovery was achieved with little help. In light of these facts, it is not surprising that her older debts, already delinquent, took a necessary backseat to her emotional healing.

Today, Applicant is pursuing bankruptcy, a legitimate route for addressing her past due accounts. Although it is a general tenet in these proceedings that promises to satisfy one's debt in the future are insufficient to mitigate financial considerations security concerns, these particular facts raise the same conditions enumerated in FC MC AG ¶ 20(b) to a higher and more pervasive level. Applicant has not demonstrated poor self-control, lack of judgment, or an unwillingness to abide by rules and regulations, but rather the basic human frailty one endures in the wake of horrendous family tragedy.

As noted above, any reasonable doubt about whether an applicant should be allowed access to sensitive information must be resolved in favor of protecting such sensitive information. Applicant accumulated debt during a period of constructive psychological incapacity after two horrific losses. The duration of her incapacity could not be predicted or expedited, especially since it was protracted by continuing personal misfortunes. Her recovery was highly individualized, personal, and protracted. She has now returned to the stability and reliability she once enjoyed. As well, she is now sufficiently healthy to address her debts and has both the willingness and the ability to do so. Her facts and circumstances are both exceptional and highly unique. There is no indication that Applicant poses a possible risk of deliberately or inadvertently failing to protect or safeguard classified information. With security concerns regarding her finances mitigated through the extraordinary facts presented, I conclude it is clearly consistent with national security to grant Applicant a security clearance. Clearance is granted.

Formal Findings

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

Paragraph 1, Guideline F:	FOR APPLICANT
Subparagraph 1.a – 1.pp	For Applicant

Conclusion

In light of all of the circumstances presented by the record in this case, it is clearly consistent with national security to grant Applicant a security clearance. Clearance is granted.

ARTHUR E. MARSHALL, JR.
Administrative Judge