



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



In the matter of:)
)
) ISCR Case No. 09-02512
)
)
Applicant for Security Clearance)

Appearances

For Government: Tovah Minster, Esq., Department Counsel
For Applicant: *Pro Se*

October 8, 2009

Decision

RICCIARDELLO, Carol G., Administrative Judge:

Applicant mitigated the government’s security concerns under Guideline B, Foreign Influence and Guideline E, Personal Conduct, but failed to mitigate the security concerns under Guideline F, Financial Considerations. Applicant’s eligibility for a security clearance is denied.

On April 23, 2009, the Defense Office of Hearings and Appeals (DOHA) issued to Applicant a Statement of Reasons (SOR) detailing security concerns under Guidelines E, B, and F. 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.

Applicant answered the SOR in writing on June 23, 2009, and requested a hearing before an administrative judge. The case was assigned to me on August 13,

2009. DOHA issued a Notice of Hearing on August 18, 2009. I convened the hearing as scheduled on September 8, 2009. The government offered Exhibits (GE) 1 through 11. Applicant did not object and they were admitted. The government also offered for administrative notice Hearing Exhibits (HE) I through III. The request was granted and administrative notice was taken. Applicant testified and offered Exhibits (AE) A and B, which were admitted without objection. DOHA received the transcript of the hearing (Tr.) on September 15, 2009.

Findings of Fact

Applicant admitted the SOR allegations except ¶¶ 1.a, 2.a, and 2.b. After a thorough and careful review of the pleadings, exhibits, and testimony, I make the following findings of fact.

Applicant is 56 years old. He was employed as a systems analyst with a government contractor until his security clearance became an issue. His job is waiting for him pending resolution of his security clearance. He has been married three times and has two daughters, ages 21 and 27. He married his third wife in May 2008. She has two sons, ages 15 and 20. His wife is a citizen of Ghana and recently received her permanent residency status in the U.S. Her sons live in Ghana. Applicant attended college, but does not have a degree. He also earned certificates for courses he completed related to his field of expertise.¹

Applicant accepted employment with a different government contractor in July 2005, to work as a network manager on a computer system in Iraq. He was given an interim secret security clearance. Before departing, he completed a security training briefing and physical security training. He departed in August 2005. He was to be posted there for one year. A copy of the employment contract was not provided, but Applicant stated there was nothing in the contract that required him to stay for a year. He was hired to set-up a computer system and network. He stated that he did not have access to classified information while there because he was just beginning to set-up the network. There was no classified information located in the area where he worked. There was no information provided to show that the area where Applicant worked was a classified area of a military camp. Officer X was his in-country supervisor and Mr. Y was his supervisor in the U.S. He communicated with Officer X twice a day and with Mr. Y once a day.²

Applicant was having difficulty in Iraq accomplishing his work due to a myriad of issues. There was a problem with a generator while Applicant was there. There is no evidence that the generator was Applicant's responsibility. It stopped working and he feared he would be blamed by someone for allowing it to fail and not taking action to have it repaired. He was frustrated with being expected to complete duties that were not part of his employment. It appears he sent an email to his employer on October 11,

¹ Tr. 36, 40-43.

² Tr. 27-30, 43-59.

2008, and due to the time difference it was received on October 12, 2008. In the email, Applicant resigned from his job. His resignation was three days after the generator went down. He testified that he sent a copy of the email to Officer X, but the email provided by the Government in GE 4 does not show Officer X was copied on the email. Applicant did not provide a copy substantiating his statement.³

After sending his resignation to his employer, Applicant used his open travel orders to secure transportation to the U.S. He locked the trailer where he worked and left the keys to it with the security manager, Officer Z. He did not speak to Officer X about his resignation. There were laptop computers, a satellite link, and email servers in the trailer. There were also documents on how to boot up the servers and laptops. He did not turn over his duties to a replacement person. Applicant credibly testified there were no classified documents in the trailer.⁴

Applicant did not receive a response from Mr. Y or his company before he left the country. He stated that he received an email from Officer X asking if there was anything he could do to help facilitate Applicant's move. Officer X was not aware of the date that Applicant was departing the country. Applicant did not produce the email. Applicant departed the country on October 13, 2009.⁵

Applicant stated that after returning to the U.S., he contacted Mr. Y by phone and tried to explain the situation, and was then referred to someone else. The Company's "Termination Clearance Check List" dated October 28, 2009, states the following: "[Applicant] resigned while deployed to Iraq. Since 11 October 2005, he has had no contact with [Q] management. Q employee relations was assigned to this matter on ticketed number [xxxxx]. We have been holding this paperwork in hope[s] that he would surface and allow us to formerly process him out of Q."⁶ His "employee separation" manager's report reflects Applicant was hired August 1, 2005. In handwriting on that document, someone wrote that Applicant had been counseled on his short comings and no progress was being made." It further stated that "[Applicant] resigned while deployed to Iraq. Inability to deal with the environment and his role as a contractor." Applicant's testimony that he contacted his employer upon his return to the U.S. is inconsistent with Company Q's Termination Clearance Check List. I did not find Applicant's testimony credible.⁷

No evidence was provided as to what Applicant's responsibilities were regarding his work site in Iraq. It is not evident whether he was required to remain in Iraq until a replacement was sent or any other requirements.

³ Tr. 27-30, 34-36, 59-73; GE 4.

⁴ Tr. 66, 73-79.

⁵ Tr. 79-108.

⁶ GE 3.

⁷ Tr. 109-121; GE 3.

Applicant began experiencing financial difficulties in 2005. The debt in SOR 1.a (\$5,084) is a medical debt that Applicant stated belongs to his adult daughter. He contacted the creditor and was advised that the debt would be transferred to her account. He did not provide any documents to substantiate his statements.⁸

Applicant stated he has no idea what the debt is in SOR 1.b (\$1,339). He denied the debt in his answer to the SOR. However, in his answer to interrogatories dated September 22, 2008, he stated that he had made arrangements with the creditor to settle the debt for \$500 after he started working and would pay \$25 until then.⁹ No payments have been made toward this debt.

The debt in SOR 1.c (\$1,477) is a credit card debt. In his answer to interrogatories Applicant stated he set up a payment schedule. In his affidavit he stated he was making \$50 monthly payments. No documents were provided to substantiate his statements and he stated he is not presently making payments.¹⁰

The debt in SOR 1.d (\$1,040) is for Company Q's credit card that Applicant used when he was in Iraq. He disputes that he owes the balance on this card because he used it to make business purchases and believes it is the company's responsibility. In his answer to interrogatories, he stated "set up plan." He stated at his hearing that he contacted Company Q about the debt to resolve it. In his affidavit dated April 28, 2008, he stated: "I have not contacted [Company Q] about this. I realize that it is hurting my credit, and I plan to start paying on the card in May 2008."¹¹ No documentation was provided to show he has been paying this debt or has resolved it with Company Q. Applicant repeatedly contradicted himself. His testimony was convoluted and confusing. I did not find him credible.

The debt in SOR 1.e (\$1,337) is for a debt on a lease that Applicant cosigned for his niece in 2002. She was supposed to pay the rent. He stated in his affidavit that he was unaware of this debt and had not been contacted by the creditor. At his hearing, he stated he contacted the creditor, but no payment arrangement was made.¹²

The debt in SOR 1.f (\$1,059) is a collection account that has been sold several times. He has not yet determined what company holds the debt at this point. He has not made any inquiries since early 2009. The debt is unpaid.¹³

⁸ Tr. 30-31, 146-149.

⁹ Tr. 149-151; GE 2 at 6.

¹⁰ Tr. 151; GE 2.

¹¹ Tr. 31, 112-121, 152-156; GE 5.

¹² Tr. 31-32, 156-158.

¹³ Tr. 158-161; GE 2.

Regarding the debt in SOR 1.g (\$39), Applicant explained in his affidavit that he had no idea what it was for, but in 2003, his mother's washing machine had problems and he called the warranty company. He told them not to come to the house, but they did anyway and he sent them away. They billed him for their travel and he disputed the matter with the company. He assumed the bill was voided. In his affidavit he stated he would contact the company "today or tomorrow" to settle the matter. Applicant did not provide any proof he settled the matter. He has not disputed the debt on his credit bureau report.

The debt in SOR 1.h (\$718) is for telephone services. Applicant stated in his affidavit that the debt was opened in his name fraudulently and he had contacted the creditor to dispute it. He never heard from the creditor and assumed it was resolved. He has not contacted the creditor to dispute it and have it removed from his credit bureau report.¹⁴

The debts in SOR 1.j through 1.o are medical debts. No payments have been made on the debts. Applicant stated that he was under the impression that a "hospital must provide services even if someone is unemployed and has no insurance." He stated he was unemployed and did not have insurance when he incurred these medical bills. He further stated, "I plan to immediately contact [the] hospital to make arrangements for a repayment plan. At his hearing, he stated that he contacted the creditors. He did not provide proof that he has resolved these debts."¹⁵

Applicant acknowledges that he is paying a child support arrearage through garnishment of his unemployment check. He stated \$80 a month is deducted for the child support. He does not believe he owes the arrearage because he always has paid his child support, but he has not contacted the state to dispute the issue.¹⁶

Applicant is presently unemployed and receives approximately \$1,400 a month in unemployment benefits. His estimated monthly expenses exceed his income monthly by approximately \$330. He stated he does some work on the side to cover the gap. After he resigned his job from Company Q in 2005, he was unemployed for about a year.¹⁷

Applicant met his wife over the phone through mutual friends in 2005. She is a citizen of Ghana. They maintained contact through email and met in person in November 2005 when he visited her in Ghana. He returned to Ghana in 2006 and asked her to marry him. She was an administrative assistant for the Ghana government at the time. She moved to the U.S. in April 2008 and they married in May 2008. She resides with Applicant. She maintains contact with her two sons, other family members,

¹⁴ Tr. 161-162.

¹⁵ Tr. 32, 162-166.

¹⁶ Tr. 130-140. This debt is not considered for disqualifying purposes, but is considered when analyzing Applicant's financial situation and "whole person."

¹⁷ Tr. 121-143, 189-195.

and friends there. Her 20-year-old son attends college and works. She contacts her sons about once a week by phone. Applicant sends his stepsons \$50 a month, but does not provide financial support to any other family members. His wife also contacts her friends in Ghana about once a month. Her mother is in her 70s and is a citizen and resident of Ghana. She does not work. His wife is likely to inherit property from her mother. His wife has no assets in Ghana. Applicant's two brothers-in-law are citizens and residents of Ghana. They both work as tailors. Applicant and his wife have no present plans to visit Ghana, but it is likely they will in the future. His wife recently completed school, which Applicant paid for. The total cost of the school was approximately \$925. His wife is looking for a job.¹⁸

Applicant was divorced in 2002 from his second wife and was laid off from work in 2003 and part of 2004. He said he borrowed money from his sister, who owed him money, to take the trip to Ghana. He was unemployed when he took his trip to Ghana and made a conscious decision to delay paying his bills to take the trip. He has not had any financial counseling.¹⁹

Applicant provided two character letters. It is noted by a former supervisor that Applicant provided outstanding support on a project and effectively managed a team of 16 technicians. His supervisor also confirmed that he received numerous compliments about Applicant's professionalism and courtesy. His present employer considers him an asset to their company.²⁰

GHANA²¹

Ghana is a developing country in Africa and has an ethnically diverse population of 23 million people. It became independent from the United Kingdom in 1957 and has developed a democratic government. The present government was created in 1993 under a constitution establishing the Fourth Republic. Under the constitution, the government consists of a strong presidency and a parliament. Since 1993, there have been several peaceful, democratic transfers of governmental powers.

The government of Ghana generally respects human rights. However, there are instances of problems in several areas of human rights practices. Issues have been reported, which include, deaths resulting from excessive force by police; vigilante violence, harsh and life-threatening prison conditions; forcible dispersion of demonstrations; and corruption in all branches of government, along with other violations.

¹⁸ Tr. 33, 140-143, 168-185, 189-195.

¹⁹ Tr. 144-146, 188-197.

²⁰ AE A and B.

²¹ HE I, II, and III.

The government generally respected freedom of speech and of the press, but occasionally journalists are harassed. Journalists reported that self-censorship occurred regarding topics of particular sensitivity.

Ghana is an important partner in United Nations peacekeeping. The United States has enjoyed good relations with Ghana at a nonofficial, personal level since Ghana's independence. The U.S. and Ghanaian militaries have cooperated in numerous joint training exercises. The U.S. is among Ghana's principal trading partners.

Policies

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 useful 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 overarching 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.

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, 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, and has the ultimate burden of persuasion as to obtaining a favorable clearance 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. 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).

Analysis

Guideline E, Personal Conduct

AG ¶ 15 expresses the security concern pertaining to personal conduct:

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 information. Of special interest is any failure to provide truthful and candid answers during the security clearance process or any other failure to cooperate with the security clearance process.

AG ¶ 16 describes conditions that could raise a security concern and may be disqualifying. I have specifically considered the following:

(d) credible adverse information that is not explicitly covered under any other guideline and may not be sufficient by itself for an adverse determination, but which, when combined with all available information supports a whole-person assessment of questionable judgment, untrustworthiness, unreliability, lack of candor, unwillingness to comply with rules and regulations, or other characteristics indicating that the person may not properly safeguard protected information;

(e) personal conduct, or concealment of information about one's conduct, that creates a vulnerability to exploitation, manipulation, or duress, such as (1) engaging in activities which, if known, may affect the person's personal, professional, or community standing; and

(f) violation of a written or recorded commitment made by the individual to the employer as a condition of employment.

Applicant abruptly quit his job while he was assigned in Iraq. There was no evidence presented that he was required to remain at his job for a certain period of time or that he was prohibited from quitting on short notice. No evidence was presented that when he quit and left the country that he was in a classified area of a military camp and that by leaving he somehow violated a rule. No evidence was presented that he

committed a security violation because he quit his job even if he was assigned to a classified area. Applicant quit his job, sent an email that he was resigning to his employer, and left the country in a short period of time. It appears that he did not close out his employment with his employer when he returned. His conduct reflects poorly on Applicant as an employee and may affect his prospects for future employment, but his conduct does not support a finding that he broke any rules or violated any regulations. He was unhappy with his job in Iraq and quit. I find under the facts presented that no disqualifying conditions apply under the Personal Conduct guideline. However, the evidence presented may be considered when analyzing the whole person.

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. I have considered all of the disqualifying conditions under AG ¶ 19 and especially considered:

- (a) inability or unwillingness to satisfy debts; and
- (c) a history of not meeting financial obligations.

Applicant has approximately \$14,400 in delinquent debts, some of which he has owed since 2005. He has not provided any proof that he has paid or resolved the debts. I find there is sufficient evidence to raise the above disqualifying conditions.

The guideline also includes examples of conditions that could mitigate security concerns arising from financial difficulties. I have considered the following mitigating conditions under AG ¶ 20:

- (a) the behavior happened so long ago, was so infrequent, or occurred under such circumstances that it is unlikely to recur and does not cast doubt on the individual's current reliability, trustworthiness, or good judgment;
- (b) the conditions that resulted in the financial problem were largely beyond the person's control (e.g., loss of employment, a business

downturn, unexpected medical emergency, or a death, divorce or separation), and the individual acted responsibly under the circumstances;

(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; and

(d) the individual initiated a good-faith effort to repay overdue creditors or otherwise resolve debts.

Applicant made a choice to leave his job and then was unemployed for a year. He owes many creditors and has not taken action to pay or resolve his debts. He disputes some debts, but failed to provide documentation to support his assertions. He did not provide proof that he has made payments on any of his debts. I find mitigating condition (a) does not apply because Applicant's debts are ongoing and he has not resolved them. Applicant experienced periods of unemployment that affected his finances. I find (b) partially applies because this was a condition beyond his control. To be fully applicable Applicant must have acted responsibly under the circumstances. Applicant had a job and quit it. He also made a decision to delay paying his debts so he could travel to Ghana. I find he did not act responsibly regarding his debts. He has not had financial counseling, nor has he made a good-faith effort to resolve even the smallest debts. It appears his expenses exceed his income, so I am not convinced that his financial problems are under control. Therefore, I find mitigating conditions (c) and (d) do not apply.

Guideline B, Foreign Influence

AG ¶ 6 expresses the security concern regarding foreign influence:

Foreign contacts and interests may be a security concern if the individual has divided loyalties or foreign financial interests, may be manipulated or induced to help a foreign person, group, organization, or government in a way that is not in U.S. interests, or is vulnerable to pressure or coercion by any foreign interest. Adjudication under this Guideline can and should consider the identity of the foreign country in which the foreign contact or financial interest is located, including, but not limited to, such considerations as whether the foreign country is known to target United States citizens to obtain protected information and/or is associated with a risk of terrorism.

AG ¶ 7 describes conditions that could raise a security concern and may be disqualifying. I have considered all of them and especially considered the following:

(a) contact with a foreign family member, business or professional associate, friend, or other person who is a citizen of or resident in a

foreign country if that contact creates a heightened risk of foreign exploitation, inducement, manipulation, pressure, or coercion;

(b) connections to a foreign person, group, government, or country that create a potential conflict of interest between the individual's obligation to protect sensitive information or technology and the individual's desire to help a foreign person, group, or country by providing that information; and

(d) sharing living quarters with a person or persons, regardless of citizenship status, if that relationship creates a heightened risk of foreign inducement, manipulation, pressure, or coercion.

Applicant's contact with his wife raises a security concern because, although she is a permanent resident of the U.S., she is not yet a citizen. Other security concerns are raised by her mother, sons, and brothers, who are citizens and residents of Ghana. Applicant has personal ties to his wife, her sons, and his in-laws. I find security concerns are raised under the above disqualifying conditions.

I have also analyzed all of the facts and considered all of the mitigating conditions for those security concerns under AG ¶ 8 and especially considered the following:

(a) the nature of the relationship with foreign persons, the country in which these persons are located, or the positions or activities of those persons in that country are such that it is unlikely the individual will be placed in a position of having to choose between the interests of a foreign individual, group, organization and interests of the U.S.;

(b) there is no conflict of interest, either because the individual's sense of loyalty or obligation to the foreign person, group, government, or country is so minimal, or the individual has such deep and longstanding relationships and loyalties in the U.S., that the individual can be expected to resolve any conflict of interests in favor of the U.S. interests; and

(c) contact or communication with foreign citizens is so casual and infrequent that there is little likelihood that it could create a risk for foreign influence or exploitation.

Applicant's wife and her relatives are citizens of Ghana. Applicant has a close relationship with his wife and the evidence indicates that she has a close relationship with her family in Ghana. They send nominal support to her sons and she has regular contact with them. She also maintains regular contact with her other family members, and friends. The country of Ghana enjoys a good relationship with the U.S. They conduct joint ventures, both military and commercial. Although Ghana has some issues with human rights, there is insufficient evidence that the country targets citizens for exploitation to secure classified material or that it is heavily involved in attempts to gain access to U.S. classified information. Applicant's wife lives in the U.S. and therefore it is

less likely she would be influenced by the government of Ghana. I have considered Applicant's familial relationships and balanced them with the country in question, Ghana. I find that because of his in-laws' occupations and Ghana's relationship with the U.S. that it is unlikely he would be placed in a position of having to choose between his wife's family and the interests of the U.S. Therefore, I find mitigating condition (a) applies. The facts presented do not support a finding of mitigating conditions (b) or (c).

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(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 eligibility for 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. Applicant was employed in a position that required him to deploy to Iraq. He left his job there abruptly after a short period of time. He sent his employer an email and left the country days later. There is no evidence to support a finding that he broke any official rules or deliberately abandoned his post as alleged. There is no evidence that he was prohibited by the terms of his contract from resigning and leaving. He resigned and left his job. I do not find that he deliberately abandoned his assigned post because he sent an email to his employer with his resignation. However, the manner in which he resigned without some type of confirmation from his state-side employer or without allowing his employer to respond or secure a replacement reflects poor judgment and questionable reliability. His actions may affect his future employment prospects. The evidence did not support a finding that he deliberately abandoned his post. Applicant has numerous delinquent debts and has not resolved them. Applicant's wife and her family are citizens of Ghana. She is a permanent resident of the U.S. I did not find that his contact with her and her family raises a security concern. Applicant's testimony was repeatedly inconsistent and convoluted with regard to his finances. His testimony contradicted his affidavit and interrogatories. Overall, the record evidence leaves me with questions and doubts as to Applicant's eligibility and suitability for a security clearance. For all these reasons, I

conclude Applicant mitigated the security concerns arising under the guidelines for Personal Conduct and Foreign Influence, but failed to mitigate the security concerns under the guideline for Financial Considerations.

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 E:	FOR APPLICANT
Subparagraph 1.a:	For Applicant
Paragraph 2, Guideline F:	AGAINST APPLICANT
Subparagraphs 2.a-2.o:	Against Applicant
Paragraph 3, Guideline B:	FOR APPLICANT
Subparagraphs 3.a-3.e:	For Applicant

Conclusion

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

Carol G. Ricciardello
Administrative Judge