



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



In the matter of:)	
)	
-----)	ISCR Case No. 09-05176
SSN: -----)	
)	
Applicant for Security Clearance)	

Appearances

For Government: Ray T. Blank, Jr., Esq., Department Counsel
For Applicant: *Pro se*

September 30, 2010

Decision

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

On March 24, 2010, the Defense Office of Hearings and Appeals (DOHA) issued to Applicant a Statement of Reasons (SOR) enumerating security concerns under Guideline F (Financial Considerations). DOHA acted 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 adjudicative guidelines (AG).

In an April 12, 2010, answer to the SOR, Applicant admitted, with explanations, four of the nine allegations set forth under Guideline F. She also requested a hearing before an administrative judge. DOHA assigned the case to me on May 6, 2010. The parties proposed a hearing date of June 10, 2010. A notice setting that date for the hearing was issued on May 17, 2010. It was reissued with a different hour for the hearing on June 1, 2010. I convened the hearing as scheduled. She gave testimony and offered documents which were accepted into the record without objection as exhibits (Exs.) A-B. The Government introduced seven documents that were accepted into the record without objection as Exs. 1-7. Applicant was given until July 1, 2010, to submit additional documents. DOHA received the transcript of the proceeding (Tr.) on

June 17, 2010. On June 28, 2010, Applicant submitted six additional documents to Department Counsel, who forwarded them to me on July 1, 2010, with no objection. They were admitted into the record as Exs. C-H and the record was closed. Based on a thorough review of the testimony, submissions, and exhibits, I find Applicant failed to meet her burden regarding the security concerns raised. Security clearance denied.

Findings of Fact

Applicant is a 62-year-old senior contract specialist who has worked for her current employer, a defense contractor, since June 2009. Applicant first had a security clearance granted in approximately 1993 when working for a previous employer. She applied for another security clearance in 2007 while working for her former employer. When she started her present job, she was unaware that her 2007 security clearance application had not been approved. Applicant has a bachelor of science degree in business administration with a procurement and contracts management certification from a leading university. She is currently single and has three adult children.

Applicant was divorced in the late 1980s. In 1995, she received financial counseling and filed for bankruptcy. She pursued bankruptcy because she could no longer afford the mortgage payments on a home she bought after her divorce. While two of her children were grown and had left her home by that time, one child still lived with her. Absolved of debt, she continued to live on a tight budget.¹

Also in 1995, Applicant started a new job as a contracts specialist. She continued with that job until March 1996, when she was dismissed from her position. She appealed the dismissal and it was eventually determined that her dismissal was a wrongful termination, but she was not rehired.² A period of unemployment followed. In October 1997, she found similar work as a contractor.

Applicant was terminated from that position in about January 2003. Feeling that her dismissal was another wrongful termination, she tried to contest her dismissal while continuing her complaint against her former employer's wrongful termination. She found it difficult to fight what she considered two wrongful terminations simultaneously. She lived on her 401k savings until they were depleted. With funds low, she worked with her apartment management for a while regarding her rent payments, but she was eventually evicted.³ One son had Applicant move in with him in another state. She contacted the lender on a vehicle loan about her situation. In about September 2003, however, her 1996 BMW was repossessed. After a while, she moved to a local shelter while her church put her possessions into storage. She looked for work, but the region

¹ Tr. 28.

² Tr. 30.

³ Tr. 32.

was economically stagnant.⁴ From the shelter, she was unable to maintain contact with her mounting creditors.⁵

In March 2004, Applicant returned to her prior state of residence to look for work and try to get unemployment benefits. She stayed with acquaintances, then in a shelter before returning to live with her son. By September 2004, she was offered a position back in her original area of residence. She returned to that area. There, she stayed with her other son, who lived nearby. She immediately started looking for an apartment by public transportation. She found an apartment in an ideal neighborhood. The rent was more than she could afford, but the landlord was willing to work with her.⁶ Once she started work around September 7, 2004, she tried to catch up on her rent, which was about \$1,500 to \$1,600 per month.⁷ Now generating an income, Applicant tried to get control of her finances. Just as she started to do so, a garnishment was imposed against her wages for delinquent student loans, reducing her net monthly income.⁸ In March 2006, her employer reorganized. Applicant was unwilling to relocate with her division and, consequently, she lost her job.⁹ She took her two weeks of severance pay and started looking for another position.

In April 2006, Applicant found contract work that lasted until August 2006, just before she accepted a new job as a senior subcontract administrator. That job expired in June 2007, at which time she accepted a new position she thought would be ideal. She started that job in July 2007. She completed her security clearance application on August 27, 2007. On the application, she noted that she had her wages garnished or had property repossessed in the preceding seven years. In the section for additional information, she noted her 2003 eviction and referenced her student loan garnishment.¹⁰ She admitted currently having debts over 90 days delinquent and to having been over 180 days delinquent on debts within the preceding seven years. In the space provided, she noted the repossessed car.

Applicant's supervisor gave her a promotion, but then left the organization. Applicant's new supervisor nullified the promotion and placed someone else in the job. Applicant protested the substitution. After five months of fighting the issue, she was terminated in January 2008. Feeling the termination was wrongfully motivated, she filed

⁴ Tr. 34.

⁵ Tr. 33.

⁶ Tr. 38.

⁷ Tr. 39.

⁸ Tr. 40.

⁹ Tr. 40-41.

¹⁰ Ex. 1 (Application, dated Aug. 27, 2007). Having applied for a security clearance previously, Applicant was aware that "finances could be a problem for people" applying for a security clearance. Tr. 78-79.

a complaint with the state's human rights department.¹¹ She later filed an EEOC complaint, which is still pending.¹² She quickly found temporary work that lasted from January 2008 until March 2008, which was immediately followed by a job that lasted from March 2008 until September 2008. Within a month she started work for another employer from October 2008 through June 2009. She started her present position in July 2009.

In 2009, Applicant was still "flailing" in debt.¹³ That summer, she considered buying a house. She checked her credit report and met with a lender. She was told that she could qualify for an FHA loan of about \$729,000, except for two negative entries on her credit report, an adverse county judgment for \$1,939 and the debt owed to the apartment complex from which she had been evicted for \$3,681.¹⁴ It was shown that the judgment was for the agent collecting debts for the apartment complex.¹⁵ Noting the discrepancy between the two debts, Applicant asked the apartment's corporate owners how she could resolve what should be only one actual obligation.¹⁶ She was told she could pay them directly. Unsure whether payment to them would also satisfy the adverse judgment, Applicant did not know how to proceed.¹⁷ She reported her findings to the bank, who told her it could not proceed with the FHA loan until both negative credit report entries were resolved.¹⁸ They remain unresolved.¹⁹

Applicant did not pursue financial counseling.²⁰ Instead, she consulted an attorney to help her address her debts. She was advised that the original owners of obligations that have been charged-off would not have her account information. "So, if you try to pay them, you're not looking at the original amount you owed. You're looking at whatever you can work with for the collections agencies. . . ." ²¹ Having lost some

¹¹ Tr. 43.

¹² Tr. 44.

¹³ Tr. 49.

¹⁴ Tr. 50, 87-88. See SOR allegations ¶¶ 1.a and 1.c, respectively. Reference is also made that indicates concern was expressed regarding a collection entity-related debt. It is unclear whether that entity was a predecessor to the collection agent for the delinquent apartment debt. Regardless, Applicant stated she could not identify the account. Ex. A (E-mails, dated Jun. 29, 2009).

¹⁵ Tr. 50-52, 57-58; Ex. A, *supra*, note 14, linking the apartment, collection agent, and owners.

¹⁶ Tr. 52.

¹⁷ Tr. 53.

¹⁸ *Id.*

¹⁹ Tr. 59.

²⁰ Tr. 54.

²¹ Tr. 55.

paperwork when she was evicted, she did not try to address such debts. While noting that it is hard to commit to payments when one does not have a steady income, Applicant stated: "I haven't fixed this debt stuff. And I don't quite know how to fix it."²² She noted that she is trying to "build [her] life with a steady income. And [she] will have to do what [she has] to do with the debt."²³

At issue in the SOR are the following allegations, each reflecting a delinquent debt:²⁴

1.a – Adverse judgment for approximately \$1,939. Unresolved. This judgment concerns the collection effort by an attorney representing the corporate ownership of the apartment from which Applicant was evicted, as discussed above.

1.b – Medical debt for approximately \$260. Unresolved. Applicant cannot identify this debt, which was acquired around 2003.²⁵ She is thinking of disputing the entry with the credit reporting bureaus.²⁶

1.c – Collection account for approximately \$3,681. Unresolved. This debt concerns that debt arising from Applicant's apartment eviction, as discussed above.

1.d – Medical debt for approximately \$282. Unresolved. Applicant cannot identify this debt.²⁷ There is no evidence this entry has been disputed.

1.e – Collection account for approximately \$2,501. Unresolved. At the hearing, Applicant was unaware of the origin of this account. She was given contact information for the creditor.²⁸ After the hearing, Applicant reported that the source from which the listed creditor, a collection agency, obtained the underlying debt is also a collection agency.²⁹ She noted that she would be "unable to satisfy the original debt by making yet another commitment to a new lender. This would only serve to create new debt as

²² *Id.*

²³ Tr. 55-56.

²⁴ At Ex. D (Letter, dated Jun. 28, 2010), Applicant is worried that the record will include personal identifying information. Such information is redacted from any public copies of this decision before publication, including name and personal information in the caption.

²⁵ Tr. 59-60.

²⁶ Tr. 61.

²⁷ Tr. 63.

²⁸ Tr. 65.

²⁹ Ex. D, *supra*, note 24, at 1.

opposed to paying off old debt.”³⁰ She did not explain how paying the collection agent would not satisfy the original obligation.

1.f – Collection account for approximately \$148. Insufficient evidence of satisfaction. In her June 28, 2010, post-hearing submission materials, Applicant submitted a portion of a June 8, 2010, statement indicating that the current balance of \$148.43 could be settled by payment of \$25.³¹ On the same statement page is a copy of the front of a check, dated June 13, 2010, payable to the creditor at issue for \$25.³² The check, however, does not show that it has been transacted. There is no additional evidence, such as a bank, on-line, or ATM statement showing that the check was transacted and cleared, nor is there documentary evidence that the check was mailed or received.

1.g – Charged-off account balance for approximately \$3,042. Insufficient evidence of satisfaction. This balance, shown as being for \$2,926.03, is for a delinquent student loan for which garnishment was to be applied on Applicant’s first pay check after receipt of a November 15, 2005, notice.³³ It was stamped as received by Applicant’s payroll office on November 21, 2005. This occurred while Applicant was at the job she maintained from September 2004 through March 2006. Applicant’s Ex. G consists of only the first page of the garnishment letter, so all the terms are unknown. Handwritten on the garnishment letter is “(RB Paid in Full)”; the “RB” is similar to the “RB” initials Applicant made on her Answer to the SOR. The notation is not dated. There is no evidence of payroll deductions between December 2005 and March 2006 or evidence showing the amount of any deductions. There is no evidence that presumed deductions over four months could have completely satisfied the \$2,926.30 balance cited.³⁴ In her post-hearing correspondence, Applicant also points to her 2007 credit report for evidence that the debt was paid, but does not specify which of the multiple entries noted under the bank’s name or the lender’s name reflects the account at issue as paid.³⁵ Many of the entries have similarly parsed account numbers reflected on her credit report. Applicant was given contact information regarding this account to obtain verification of satisfaction, but no verification was submitted.³⁶

³⁰ *Id.*

³¹ Ex. E (Partial statement, dated Jun 8, 2010) and copy of untransacted check, dated Jun. 13, 2010).

³² *Id.*

³³ Ex. G (Student loan garnishment letter, dated Nov. 15, 2005, and received on Nov. 21, 2005).

³⁴ *Id.* stating that unless an exception is claimed, payment to the creditor is to be made from the “debtors wages an amount not to exceed ten percent (10%) of the debtors disposable pay for each pay period. . . .”

³⁵ Ex. D, *supra*, note 24; Ex. 5 (Credit report, dated Sep. 7, 2007).

³⁶ Tr. 70-71.

1.h – Repossession-related debt for approximately \$11,625. Unresolved. This debt was incurred as a result of the repossession of Applicant’s 1996 BMW vehicle in 1993. There is no evidence Applicant has addressed this debt.

1.i – Charged-off account balance of approximately \$494. Unresolved. Applicant believes this debt, for an account opened in 2003, might have been incurred for automobile tires.³⁷ She was given contact information for the listed creditor.³⁸ In her post-hearing submission, Applicant wrote that the entity was unable to locate her account.³⁹

In 2009, Applicant told interviewers that she was living paycheck-to-paycheck.⁴⁰ At that time, she had not contacted her creditors since 2003.⁴¹ Between that time and the hearing, Applicant had only contacted her former apartment building and those parties named in her adverse judgment related to that rental property.⁴² Applicant relied on her attorney’s representation that to address delinquent debts for which the creditors have not maintained contact and which will soon come off her credit report due to age would raise the issue of “how would [she] pay them if [she] opened it all back up?”⁴³ She also could not decide how to prioritize one creditor over another.⁴⁴ She has not made progress on her debts because she needs stability and a stable job to honor her debts.⁴⁵

Applicant’s current net monthly income is about \$6,000.⁴⁶ She has not pursued debt consolidation because her son “is very good with things like that.”⁴⁷ Her son has not helped her financially, but Applicant has recently provided financial assistance to all three of her adult children.⁴⁸ Aiding her children did not cause her any types of

³⁷ Tr. 74.

³⁸ *Id.*

³⁹ Ex. D, *supra*, note 24.

⁴⁰ Tr. 79.

⁴¹ *Id.*

⁴² Tr. 80.

⁴³ Tr. 84.

⁴⁴ *Id.*

⁴⁵ Tr. 81.

⁴⁶ Tr. 89.

⁴⁷ Tr. 92.

⁴⁸ Tr. 93.

problems related to her monthly obligations because she is now “getting to the point where [she] can try to put a little money aside so that [she] can establish a [financial] plan.”⁴⁹ She currently has savings worth approximately “a couple of months rent.”⁵⁰

Policies

When evaluating an applicant’s suitability for a security clearance, an administrative judge must consider the AG. In addition to brief introductory explanations for each guideline, the AG list potentially disqualifying conditions and mitigating conditions. 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. 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 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.

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. . . .”⁵¹ The burden of proof is something less than a preponderance of evidence. The ultimate burden of persuasion is on the applicant.⁵²

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 safeguard classified information. Such decisions entail a certain degree of legally permissible extrapolation of potential, rather than actual, risk of compromise of classified information.

⁴⁹ Tr. 94.

⁵⁰ *Id.*

⁵¹ See also ISCR Case No. 94-1075 at 3-4 (App. Bd. Aug. 10, 1995).

⁵² ISCR Case No. 93-1390 at 7-8 (App. Bd. Jan. 27, 1995).

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.”⁵³ Any reasonable doubt about whether an applicant should be allowed access to sensitive information must be resolved in favor of protecting such sensitive information.⁵⁴

Based upon consideration of the evidence, Guideline F (Financial Considerations) is pertinent to this case. Conditions pertaining to this AG 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

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.”⁵⁵ The guideline sets out several potentially disqualifying conditions. Here, Applicant incurred several delinquent debts, mostly between 2003 and 2005, amounting to approximately \$20,300 to \$22,000, depending which allegation regarding her post-eviction apartment-related debt best reflects her present obligation status.⁵⁶ She has not made contact with most of her creditors in several years. The vast majority, if not all, of the debt at issue remains unpaid and unaddressed. Such facts are sufficient to raise 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). With such conditions raised, the burden shifts to Applicant to overcome the case against her and mitigate security concerns.

Applicant has struggled with financial difficulty for some time. Applicant states that she has been unable to address these debts because she has not had stable employment. However, the last significant break in Applicant’s employment history occurred between January 2003 and September 2004. Since September 2004, she has been continuously employed in various capacities. There is no evidence that she suffered from any noteworthy periods of unemployment between those jobs.⁵⁷ Indeed,

⁵³ *Id.*

⁵⁴ *Id.*

⁵⁵ AG ¶ 18.

⁵⁶ Applicant provided sufficient evidence to show that the two related allegations concern the same debt, but only provided testimony related to her inquiries regarding the debt.

⁵⁷ Any breaks between jobs these jobs, given Applicant’s evidence regarding her dates of unemployment, would have been brief.

when one employer reorganized in 2006, she chose to remain in her present area of residence and accept severance pay rather than relocate with her position in March 2006, leaving her to accept contracted work in April 2006. Moreover, the majority of the delinquent debts at issue have largely been neglected for at least five years. She has only initiated contact with a few of her creditors since 2003. At present, she has no finite plan for addressing her delinquent debts. Consequently, Financial Considerations Mitigating Condition (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) does not apply.

In 2003, Applicant was unexpectedly terminated from her job. This led to a period of unemployment that lasted for over a year-and-a-half. During this time, she moved several times and lost contact with her creditors, although she did try to work with her apartment management and the lender on her automobile. While subsequent temporary and contracting jobs may not have given her the sense of stability she seeks, Applicant's unemployment between January 2003 and September 2004 is sufficient to raise 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) with regard to the delinquent debts incurred during that time period.

Applicant has not received financial counseling and there is scant evidence she has earnestly worked with her various creditors in the past few years, obviating application of 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).

Wage garnishment is a reactive form of repayment that does not involve debtor's initiative. The same can be said of a repossession. While there is some evidence that Applicant tried to resolve the seemingly conflicting debts owed to her former rental property's management, she declined to follow-up on her efforts. Her acceptance and satisfaction of a settlement by payment of \$25 to one creditor is not supported by the evidence submitted. The rest of the debts at issue remain unaddressed. There is no evidence she has formally disputed any of these debts with any of the three leading credit reporting bureaus. Consequently, FC MC ¶ 20(d) (the individual initiated a good-faith effort to repay overdue creditors or otherwise resolve debts) does not apply.

Applicant admits that little progress has been made on her debts and that she has had minimal to no contact with most of her creditors for several years. She provided no present ability to satisfy these debts, although she has savings equal to a few months of rent in her control and she recently provided all three of her adult children with financial assistance. She also demonstrated a lack of understanding with regard to several areas of personal finance, including how collections for an underlying debt are conducted and satisfied, as well as the use of credit report disputes to question or verify an account. Even assuming sufficient evidence existed to show that those debts cited

at SOR allegations ¶¶ 1.f and 1.g have been satisfied, the facts do not support a finding that Applicant has mitigated financial considerations security concerns.

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 relevant circumstances. An administrative judge should consider the nine adjudicative process factors listed at AG ¶ 2(a). 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 a credible woman. She is well-educated, a graduate of a leading university. Divorced, she raised three children. She has had the courage to challenge perceived professional slights with conviction. Between 2003 and 2004, she was unemployed and endured multiple hardships while seeking work. While her resume reflects multiple jobs over the past decade, she has worked without serious interruption since 2004.

Applicant's testimony detailed her difficulties while unemployed between 2003 and 2004. It appears that most of the debt at issue was created or became delinquent during that time. Since about 2003, however, Applicant has had little to no contact with her various creditors, stating that she has been financially unable to address her debts. She testified that in 2003, she unsuccessfully tried to work with her landlord and her BMW car loan holder. She also stated that in 2009, a year when she admitted she was still struggling to live paycheck-to-paycheck, she tried to reconcile two disparate credit report entries for the same debt arising from her 2003 eviction. Her motivation to exert this latter effort, however, was the possibility that their resolution could make her eligible for an FHA home loan of up to about \$729,000. Meanwhile, she struggled to make ends meet and a balance of about \$20,000 in other delinquent debt remained virtually unaddressed. Furthermore, Applicant testified that she is not currently able to pay her delinquent debts. Elsewhere, however, she testified that she was recently able to provide financial assistance to her children and that she currently maintains financial reserves equal to a couple of months of rent payments.

Moreover, Applicant's understanding of finances and credit is worrisome. No documentary evidence of a current budget was introduced. She stated that she does not want to pay one collection agency for an underlying debt because it would create a new debt, but she failed to explain why she thought such payment would not simply satisfy the underlying obligation. She also stated that to address delinquent debts for which her creditors had not maintained contact and which will soon be deleted due to age would renew the obligation, but she failed to explain why she thought that continued neglect would somehow honor her obligation. Elsewhere, she said she was unable to prioritize her debts. Such expressions of financial understanding are worrisome,

particularly in light of her current reluctance to pursue financial counseling from a professional financial counselor.

The burden in these proceedings is placed squarely on the Applicant to mitigate the security concerns raised by the allegations. While Applicant's difficulties in 2003 and 2004 were beyond her control, those circumstances only serve as mitigation for the creation of the delinquent debt at issue. They do not mitigate the fact that these debts remain largely ignored and unaddressed today. She presented scant evidence demonstrating her efforts to address or resolve these debts. As for those medical debts she does not recognize, she showed no evidence that she has disputed their entry with any of the three leading credit reporting bureaus. Moreover, regarding those accounts for which contact information was provided at the hearing, there is no evidence that contact was made or that any effort was made to resolve their status with their contact information provided. Applicant continues to live paycheck-to-paycheck, but continues to live without a paying roommate in a less than modestly priced rental home. From that same tight budget, she has also been able to provide financial assistance to her adult children, but not toward some organized and coherent debt repayment plan. In the absence of substantial progress on the over \$20,000 in delinquent debts at issue, and lacking an established and effective debt repayment plan, financial considerations security concerns remain unmitigated. Clearance is denied.

Formal Findings

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

Paragraph 1, Guideline F:	AGAINST APPLICANT
Subparagraphs 1.a-i:	Against Applicant

Conclusion

In light of all of the circumstances presented by the record in this case, it is not clearly consistent with the national interest to grant Applicant a security clearance. Clearance is denied.

ARTHUR E. MARSHALL, JR.
Administrative Judge