



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



In the matter of:)
)
) ISCR Case No. 09-06267
SSN:)
)
Applicant for Security Clearance)

Appearances

For Government: Gina Marine, Esquire, Department Counsel
For Applicant: *Pro se*

October 15, 2010

Decision

HENRY, Mary E., Administrative Judge:

Based upon a review of the case file, pleadings, exhibits, and testimony, I grant Applicant's eligibility for access to classified information.

Applicant signed his Electronic Questionnaire for Investigations Processing (e-QIP) on April 13, 2009. The Defense Office of Hearings and Appeals (DOHA) issued Applicant a Statement of Reasons (SOR) on April 14, 2010, detailing security concerns under Guideline F, Financial Considerations, that provided the basis for its preliminary decision to deny him a security clearance. 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 adjudicative guidelines (AG) implemented on September 1, 2006.

Applicant acknowledged receipt of the SOR on April 19, 2010. He answered the SOR in writing on April 28, 2010. Applicant requested a hearing before an

administrative judge. DOHA received the request on May 3, 2010, and Department Counsel was prepared to proceed on May 27, 2010. I received the case assignment on July 6, 2010. DOHA issued a notice of hearing on July 15, 2010, and I convened the hearing as scheduled on August 2, 2010. The Government offered five exhibits (GE) 1 through 5, which were admitted into evidence without objection. Applicant and one witness testified. He submitted 13 exhibits (AE) A through M, which were admitted into evidence without objection. DOHA received the transcript of the hearing (Tr.) on August 10, 2010. After the hearing on August 10, 2010, I issued an Order directing Applicant to submit additional information and held the record open until September 10, 2010. Applicant timely submitted 19 exhibits, AE N through AE FF, which were admitted without objection. The record closed on September 10, 2010.

Procedural Ruling

Notice

Applicant received the hearing notice on July 20, 2010, less than 15 days before the hearing. (Tr. 10.) I advised Applicant of his right under ¶ E3.1.8 of the Directive to 15 days notice before the hearing. Applicant affirmatively waived his right to 15 days notice. (*Id.*)

Findings of Fact

In his Answer to the SOR, Applicant admitted all the factual allegations in the SOR. His admissions are incorporated herein as findings of fact. He also provided additional information to support his request for eligibility for a security clearance. After a complete and thorough review of the evidence of record, I make the following additional findings of fact.

Applicant, who is 43 years old, works in information technology as a systems administrator for a Department of Defense contractor. Applicant began his current employment one year ago. Since 2000, Applicant has worked a number of jobs, resulting in uneven income. He worked for Company A until 2001. From 2001 until 2003, he worked for Company B. His job ended through a reduction-in-force after Company B filed for bankruptcy. He worked for Company C for two years at a lower salary, but local destruction from a devastating hurricane forced him to move inland and seek other employment. He worked for Company D, again at a salary somewhat lower than his 2003 salary, but higher than his salary at Company C, until 2007, when he was laid-off in a reduction-in-force. From 2007 until April 2009, he worked as an independent consultant and received unemployment benefits (verified by his tax returns). He accepted a job with Company E in April 2009, and six months later moved to his current job with a salary increase.¹

¹GE 1; AE P; AE Q; Tr. 28-29.

Applicant graduated from high school and attended college. He received an associate's degree in applied computer science in 1991. Applicant married in August 1991. He has two children, ages 18 and 19. He and his wife divorced in 2000.²

Under the terms of his divorce decree, his children lived with his former wife and he paid \$540 a month in child support. State procedures required him to pay his child support to the State Department of Human Services (DHS). Until 2003, he paid his child support by check. After one payment was returned for insufficient funds, State policy required that his child support payments be withheld from his paycheck and tax returns. Beginning in 2003, child support payments were withheld from his paycheck as a garnishment. Each time Applicant changed jobs, he notified the State DHS and provided the name of his new employer. The State also required his new employers to report new hires.³

Applicant submitted a statement of his child support account, which showed his payments from September 2002 through April 2010. Between September 2002 and July 2004, the statement reflects periodic payments of varying amounts. Beginning in August 2004, Applicant made payments every month in varying amounts. With his tax refund, he had paid his arrearage by February 2006. In October 2007, he started to miss payments, to pay less than the full amount, and to accumulate a new arrearage. Between October 2007 and April 2009, DHS withheld \$115 a week from Applicant's \$200 a week unemployment benefits. When Applicant began his job with Company E in April 2009, he advised DHS. DHS took three months to initiate the withholding of child support payment from his paycheck. When he started his current employment, he provided DHS with the information on his new employer and so did his employer. DHS did not initiate withholding his child support payments until May 2010. His employer's Vice President described the State process for notifying employer's about pay withholdings, such as garnishments or child support, as "glacially slow".⁴

Applicant's son reached age 18 in 2009, and after high school, started living on his own. In September 2009, Applicant's 17-year-old daughter moved in with him. He notified DHS about these custody changes, but no reduction in his required monthly child support occurred. Applicant hired an attorney on April 30, 2010 to assist him with resolving his child support issues. Applicant and his wife reached an agreement, which became the basis of a court order issued on August 17, 2010. The court found a material and substantial change in the circumstances of the parties and modified the earlier judgment. The court found both children to be legally emancipated and directed that neither Applicant nor his former wife would be required to pay child support as of June 1, 2010. The court also ordered DHS to release the funds held for child support to Applicant's former wife and ordered that the release of these fund satisfied any past due

²GE 1; Tr. 27.

³Tr. 49-50, 55-60, 83.

⁴AE B; AE J; AE DD; Tr. 47, 49-50, 55-60, 83.

child support obligations of Applicant. The court concluded that Applicant, therefore, had no child support arrearage.⁵

Over the last ten years, Applicant's salary has ranged from a low of \$10,600 in 2008 to a high of \$63,000 in 2002. He currently earns \$55,000 a year. Beginning June 18, 2010, his bi-weekly gross pay totaled \$2,120 and his bi-weekly net pay through August 2010 totaled \$1,253, giving him a net monthly income of \$2,506. In September 2010, his net pay should increase by \$558, as child support should no longer be withheld from his pay. His monthly expenses total \$2,563 and include four debt payments totaling \$172 a month, \$120 a month for an education loan, and \$270 a month in personal loans. With the increase in his net income in September 2010, Applicant has an additional \$500 a month for debt repayment.⁶

After reviewing the credit reports dated May 12, 2009, January 22, 2010, August 24, 2010, and the SOR, I have compiled a list of the total debts owed, excluding any duplicate entries. I find that Appellant's actual debts are as follows:⁷

SOR ¶	TYPE OF DEBT	AMOUNT	STATUS	EVIDENCE
1.a	Medical bill	\$ 131.00	Paid	AE E
1.b	Medical bill	\$ 4,177.00	Paying \$20 a month	AE D; AE DD
1.c	Medical bill	\$ 2,199.00	Paying \$20 a month ⁸	AE F; AE DD
1.d	Medical bill	\$ 370.00	Paid	AE G; AE BB
1	Child support	\$ 5,041.00	Paid/ resolved	AE S; Tr. 36-37, 51-53
1.f	Credit card	\$ 4,460.00	Settled, paid	AE L; AE CC
1.g	Auto loan	\$ 7,901.00	Deleted after dispute	AE EE

⁵AE I; AE S; Tr. 36-37, 51-53.

⁶AE N - AE R; AE T; AE U; Tr. 45-48.

⁷GE 4 (Credit report, dated January 22, 2010); GE 5 (Credit report, dated May 12, 2009); AE V (Credit report, dated August 24, 2010); AE W (Credit report, dated August 24, 2010); AE X (Credit report, dated August 24, 2010).

⁸This payment is reflected in his August 24, 2010 credit report. AE V; AE W.

1.h	Credit card	\$ 2,953.00	Disputed, removed from credit report	AE V; AE W; AE X; AE FF
1.i	Medical bill	\$ 521.00	Paying \$20 a month	AE C; AE DD
1.j	Cell phone ⁹	\$ 235.00	Resolved	AE Y
1.k	Bank account	\$ 1,892.00	Unresolved as unable to contact	Tr. 43-44, 72

Applicant's credit reports reflect that he timely paid many accounts not reflected in the SOR. He began paying \$94.50 a month on a corporate credit card debt of \$1,900 in May 2010. He provided the creditor with post-dated checks which are drawn on his checking account each month.¹⁰ The same collection agent handles the debts in SOR ¶¶ 1.b and 1.i. Applicant contacted the collection agent to arrange a payment plan. The collection agent requested a \$173 a month payment plus an agreement from Applicant to allow interest of 21% to be now charged to the account. Applicant declined to accept the settlement offer. Applicant has offered to pay \$20 a month until he could afford a higher payment, and forwarded an initial payment on July 28, 2010. The collection agent has not responded to his offer. At the time Applicant made this offer, the child support payments were still being taken from his paycheck.¹¹

Applicant was unable to contact the creditor in SOR ¶ 1.c by telephone. He wrote the creditor a letter, including a \$20 payment on his debt. He has not received a response to his letter, but his payment is reflected in two of his August 24, 2010 credit reports. Applicant called the creditor in SOR ¶ 1.k, but has not been able to talk with anyone about this debt.¹²

Applicant disputed the debts in SOR ¶¶ 1.g and 1.h with the credit reporting companies. He acknowledged he voluntarily returned a car in 2005 when he could no longer make the car payment. The creditor advised him, at this time, that he would not owe any money on the car debt. He has not received any communication from this creditor indicating that he owed a balance on his car loan. After he received the SOR and learned a debt was listed on his credit report, he contacted the creditor about a week before the hearing to discuss paying the debt. The creditor offered him three

⁹Applicant called this creditor to set up a payment plan. The representative said that the creditor could not accept a payment as the account had been written off. The representative advised that the debt would be removed from Applicant's credit report and it has been removed. AE Y; Tr. 42-43.

¹⁰This debt is not listed in the SOR.

¹¹GE 4; GE 5; AE C; AE D; AE H; AE K; AE V; AE W; AE X; AE FF; Tr. 38-39, 42, 80.

¹²AE F; AE V; AE W; Tr. 34, 43-44.

settlement options: 1) pay \$658 a month for one year; 2) pay \$324 a month for two years; or 3) pay \$6,320 one time. Applicant indicated that he would probably take the second option. After the hearing, Applicant provided evidence that one credit reporting company deleted this debt from his credit report and a second credit reporting company was investigating the debt after he filed a dispute. Applicant does not recognize the debt in paragraph 1.h. In the past, he had a credit card with a company by this creditor's name. He paid the credit card balance in full in 2006. Since he did not recognize the debt, he disputed it with the credit reporting companies. This debt does not appear on the August 24, 2010 credit reports of the three credit reporting companies.¹³

When he was married, he and his wife combined their income to pay their bills. After his divorce, Applicant's expenses increased, in part because of his behavior. He indicated that he was depressed and suffered from medical problems for which he received medical treatment. He did not pay all of these bills in full. He purchased a truck and a car. He eliminated these debts, then purchased a 1999 BMW in 2002, which he voluntarily returned in 2005. During the first years of his divorce, he lived with his grandmother, then his mother, and later a girlfriend. He paid rent at each residence. He acknowledged his attitude and behavior about his bills in the first years after his divorce was irresponsible. He has changed his behavior and attitude about his debts. He realizes that he is responsible for his debts and acknowledges his responsibility to pay them.¹⁴

The Vice President of Applicant's employer testified. He described Appellant as absolutely trustworthy and reliable. Applicant has proven himself to the company and its government customer. Applicant currently worked in the company's information technology area. The company has given Applicant full access to the company's information system and proprietary information because the company trusts him.¹⁵

Policies

When evaluating an applicant's suitability for a security clearance, the administrative judge must consider the adjudicative guidelines. In addition to brief introductory explanations for each guideline, the adjudicative guidelines list potentially disqualifying conditions and mitigating conditions, which are used 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 ¶

¹³GE 2; GE 3; AE V; AE W; AE X; AE EE; Tr. 39-42, 67-71.

¹⁴Tr. 31.

¹⁵AE A; Tr. 23-26.

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. . . .” An applicant has the ultimate burden of persuasion for obtaining a favorable security decision.

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

AG ¶ 19 describes the disqualifying conditions that could raise security concerns. I have considered all the conditions, and especially the following:

19(a) inability or unwillingness to satisfy debts.

19(c) a history of not meeting financial obligations.

Appellant developed significant financial problems after he and his wife separated then divorced. Later, unemployment and lost income created more debts, which are not paid. His old debts remain an issue. These two disqualifying conditions apply.

The Financial Considerations guideline also includes examples of conditions that can mitigate security concerns. I have considered mitigating factors AG ¶ 20(a) through 20(f), and especially the following:

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;

20(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;

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;

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

20(e) the individual has a reasonable basis to dispute the legitimacy of the past-due debt which is the cause of the problem and provides documented proof to substantiate the basis of the dispute or provides evidence of actions to resolve the issue.

Applicant incurred excessive expenses, such as a truck and car payment, after his divorce because he was depressed and irresponsible. Applicant has changed his attitude about his spending. He realizes that his past conduct is inappropriate and has stopped. There is little likelihood that Applicant will return to his irresponsible spending habits. AG ¶ 20(a) has some applicability.

Applicant's divorce impacted his finances. He and his wife had combined their income when married; however, their divorce resulted in his financial support of two households and child support payments for him. Applicant was laid-off from his \$63,000 a-year-job in 2003 after the company filed bankruptcy. He found new employment at a much lower salary. A devastating hurricane caused him to move to another location and obtain new employment. He was again laid-off from his job in 2007. Applicant did not obtain a full-time job for more than 18 months after this lay-off, although he worked as a consultant. His consultant business produced little income. His up and down income after his 2003 lay-off directly impacted his ability to pay all his debts. He paid his initial child support arrearage by 2006 and continued to pay his child support until he lost his job in 2007. His payments fluctuated as did his income until he obtained employment in April 2009. Both he and his employer notified DHS of his employment. DHS moved very slowly to garnish his pay for child support as its own policy required. With steady employment, Applicant began to rebuild his financial stability. AG ¶ 20(b) is partially applicable.

While Applicant has not participated in debt counseling, he has resolved many of his old debts. He paid three debts and his child support arrearage has been satisfied. He contacted the creditors for three medical bills, a credit card bill, the car loan, and the cell phone bill about developing a payment plan. One creditor demanded not only a \$173 a month payment, but the right to start charging interest of 21% on the unpaid balance. Applicant rejected this unreasonable demand because he could not pay \$173 a month at that time and the interest rate would have negated his payments. He made a written counter-offer of \$20 a month until his finances improved, and mailed two separate \$20 checks to the creditor as a sign of his intent to pay his bill. The creditor has not responded to his offer. Applicant tendered a similar offer to the creditor for a third medical debt and the creditor applied the payment to his account, which is an indication that it has accepted his offer. The cell phone creditor declined to develop a payment plan because his account was closed. This creditor removed his debt from his credit report. He received an offer to settle one credit card and did. The auto loan offered three different payment plans to resolve his debt, then removed his debt from his credit report. Applicant's current bills are under control and he has taken control of his past debts. AG ¶ 20(c) applies.

As previously indicated, Applicant made a good faith offer to make monthly payments on three medical debts. One creditor has accepted his payment offer, but he has not received a response to his offer from the creditor for the other two debts. AG ¶ 20(d) applies to the debts in SOR ¶¶ 1.b, 1.c, and 1.i, as he has shown a willingness to pay the debts.

Applicant disputed two debts because he did not believe he owed the debts. He did not recognize the debt in SOR ¶ 1.h. While he did not provide proof of his dispute, his three August 24, 2010 credit reports and the January 22, 2010 credit report do not list this debt. The credit reporting bureaus have removed this debt for unknown reasons. Applicant also challenged the car loan debt, as the creditor had advised him when he returned the car that he would not owe them any money on the loan. He also contacted

the creditor about payment when the Government listed the debt on the SOR. Even though the creditor offered three different payment plans, for unknown reasons, the creditor deleted this debt from Applicant's credit report. Thus, the creditor has decided that Applicant does not owe this debt. AG ¶ 20(e) applies to SOR ¶¶ 1.g and 1.h.

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 an applicant's conduct and all relevant 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. The decision to grant or deny a security clearance requires a careful weighing of all relevant factors, both favorable and unfavorable. In so doing, an administrative judge must review all the evidence of record, not a single item in isolation, to determine if a security concern is established and then whether it is mitigated. A determination of an applicant's eligibility for a security clearance should not be made as punishment for specific past conduct, but on a reasonable and careful evaluation of all the evidence of record to decide if a nexus exists between established facts and a legitimate security concern.

In assessing whether an Applicant has established mitigation under Guideline F, the Appeal Board provided the following guidance in ISCR Case No. 07-06482 at 3 (App. Bd. May 21, 2008):

In evaluating Guideline F cases, the Board has previously noted that the concept of "meaningful track record" necessarily includes evidence of actual debt reduction through payment of debts." See, e.g., ISCR Case No. 05-01920 at 5 (App. Bd. Mar. 1, 200). However, an applicant is not required, as a matter of law, to establish that he has paid off each and every debt listed in the SOR. See, e.g., ISCR Case No. 02-25499 at 2 (App. Bd. Jun. 5, 2006). All that is required is that an applicant demonstrate that he has ". . . established a plan to resolve his financial problems and taken significant actions to implement that plan." See, e.g., ISCR Case No. 04-09684 at 2 (App. Bd. Jul. 6, 2006). The Judge can

reasonably consider the entirety of an applicant's financial situation and his actions in evaluating the extent to which that applicant's plan for the reduction of his outstanding indebtedness is credible and realistic. See Directive ¶ E2.2(a) ("Available, reliable information about the person, past and present, favorable and unfavorable, should be considered in reaching a determination.") There is no requirement that a plan provide for payments on all outstanding debts simultaneously. Rather, a reasonable plan (and concomitant conduct) may provide for the payment of such debts one at a time. See, e.g., ISCR Case No. 06-25584 at 4 (App. Bd. Apr. 4, 2008). Likewise, there is no requirement that the first debts actually paid in furtherance of a reasonable debt plan be the ones listed in the SOR.

The evidence in support of granting a security clearance to Applicant under the whole-person concept is more substantial than the evidence in support of denial. In reaching a conclusion, I considered the potentially disqualifying and mitigating conditions in light of all the facts and circumstances surrounding this case. Applicant's divorce negatively impacted him emotionally and financially. In addition to maintaining two households and child support costs of a divorce, Applicant readily admitted that he was irresponsible about his money after his divorce and accompanying depression. He ignored some of his bills when he did not have money to pay them. His job loss in 2003 and again in 2007 as well as his loss of income impacted his ability to pay his regular expenses and prevented him from paying his old debts.

Applicant paid his child support, but fell behind when he lost his job in 2003. When he returned to work, he paid his child support and by 2006, he had paid his arrearage in full. His job loss in 2007 again impacted his ability to pay his child support. DHS took money directly from his unemployment benefits to apply to his child support obligations, which left him no money to pay his debts. He notified DHS when he returned to work so that the child support payments could be withheld from his pay. Slowly, DHS processed the necessary paperwork for the withholding of child support from his pay. DHS's slow pace resulted in an additional arrearage. By the summer of 2009, his son had started living independently, and in September 2009, his daughter moved in with him. Although he notified DHS of this change, DHS continued to collect his monthly child support. Applicant finally hired a lawyer to resolve his child support issue. With the assistance of his attorney, he resolved the child support problems. The court issued a final order on August 17, 2010, ending Applicant's child support obligation. Applicant's income impacted his ability to pay his child support; however, he never refused to pay it. He complied with State notified requirements. He always made an effort to assure that these payments were made.

Recently, with stable employment and an improved income, he started to pay his old debts. He paid several small bills in full and resolved one larger credit card debt. He offered to pay a small amount each month on three debts, which one creditor accepted. Two creditors removed their debts after he disputed the debts. Only one debt has yet to be resolved, but not due to lack of attention or effort by Applicant. He has been unable

to speak with a representative of this creditor when he called. In discussing his debts and his efforts to resolve his debts, I found Applicant to be credible. He readily accepted responsibility for many debts. Thus, his denial that he owed the SOR ¶ 1.h is credible. When in financial stress, he has focused his attention on paying his basic living expenses and honoring his child support obligation. Most significantly, with a steady income, he has taken affirmative action to pay or resolve most of the delinquent debts raising security concerns. (See AG ¶ 2(a)(6).) His debts cannot be a source of improper pressure or duress. Of course, the issue is not simply whether all his debts are paid: it is whether his financial circumstances raise concerns about his fitness to hold a security clearance. While some debts remain unpaid, they are insufficient to raise security concerns as he is now a responsible and trustworthy individual. (See AG ¶ 2(a)(1).)

Overall, the record evidence leaves me without questions or doubts as to Applicant's eligibility and suitability for a security clearance. For all these reasons, I conclude Applicant mitigated the security concerns arising from his finances under Guideline F.

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.k:	For Applicant

Conclusion

In light of all of the circumstances presented by the record in this case, it is clearly consistent with the national interest to grant Applicant eligibility for a security clearance. Eligibility for access to classified information is granted.

MARY E. HENRY
Administrative Judge