



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



In the matter of: )  
)  
) ISCR Case No. 11-08617  
)  
)  
Applicant for Security Clearance )

**Appearances**

For Government: Alison O’Connell, Esq., Department Counsel  
For Applicant: Alan V. Edmunds, Esq.

04/23/2014

**Decision**

MASON Paul J., Administrative Judge:

Applicant’s case in mitigation has not been fully established. Though he has satisfied several delinquent debts, he has not satisfied other accounts and two judgments. He has not filed his federal or state tax returns or paid his federal and state taxes since 2004. Eligibility for access to classified information is denied.

**Statement of the Case**

Applicant completed and signed an Electronic Questionnaire for Investigations Processing (e-QIP) on November 1, 2010. He was interviewed by an investigator from the Office of Personnel Management (OPM) on November 22, 2010, and April 26, 2011. On October 15, 2012, Applicant signed and notarized his interrogatory responses and acknowledged the accuracy of both interview summaries.

On July 10, 2013, the Department of Defense (DOD) issued a Statement of Reasons (SOR) detailing security concerns under the financial considerations guideline (Guideline F). The action was taken pursuant to 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 by the Department of Defense on September 1, 2006.

Applicant's answer to the SOR was notarized on October 6, 2013. The Defense Office of Hearings and Appeals (DOHA) issued a notice of hearing on February 7, 2013, for a hearing on February 27, 2013. The hearing was held as scheduled. Government exhibits (GE 1-8) were admitted in evidence without objection. The Government's discovery letter dated November 13, 2013, has been marked and admitted in evidence as Hearing Exhibit (HE) 1. Applicant testified. He submitted 18 exhibits (AE A-R) which were admitted in evidence without objection. Applicant's seven post-hearing exhibits (AE S-AE Y) were admitted in evidence without objection.<sup>1</sup> HE 1A, consisting of a settlement letter from the creditor in **SOR 1.e**, and Applicant's October 7, 2013 credit report, were admitted into evidence without objection. The transcript (Tr.) was received by DOHA on March 7, 2014.

### **Hearing Exhibit 1A**

At the beginning of the hearing, I returned several documents (which had been attached to Applicant's answer to the SOR) to Applicant's attorney. He was advised that he could submit the documents into evidence depending on their relevancy. During the hearing, the Government submitted HE 1A (contents identified above) into evidence to develop a full record. Applicant's attorney had no objection. At a later point in the hearing, Applicant testified that he had submitted the documents in HE 1A along with his answer to the SOR. Then, he was shown three additional documents and claimed he sent them to the Government adjudicator along with HE 1A. The documents were identified by Applicant's attorney as "power of attorney," a "repayment estimator," and a document entitled "NCC." Applicant's attorney did not seek to place the documents in evidence, but asserted that HE 1A may not have been a complete exhibit. The Government noted that HE 1A was essentially the same group of documents that I returned to Applicant's attorney at the beginning of the hearing. He stated, "And I don't object if counsel wants to send her packet [a revised HE 1A] in and I'll send mine, that's great. Then you'll have a complete record." The Government reiterated that it had no additional documents to put in the record. Applicant's attorney then stated, "We accept the two weeks to submit proof of payments, and the items AIA just referenced for Q and R."<sup>2</sup> The record remained open until March 14,

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<sup>1</sup> Applicant's post-hearing exhibits have been re-labeled.

<sup>2</sup> Applicant's attorney was referring to AE Q and AE R. (Tr. 123)

2014, for post-hearing submissions. Applicant was granted additional time until March 18, 2014. His post-hearing submissions were AE S through AE Y. The above three identified documents were not among Applicant's post-hearing submissions. (Tr. 5, 80-83, 110-123)

### **Findings of Fact**

The SOR identifies 12 delinquent debts, one federal lien, two judgments, and failure to file federal and state tax returns under the financial considerations guideline. The total amount of listed debt is approximately \$81,862. Applicant's answers to the SOR, his partial hearing loss, and his short and long-term memory problems have been considered in the following factual findings.

Applicant, 51 years old, is divorced with two children, 19 and 11 years old. He took seven years of college and graduate level courses without receiving a degree.<sup>3</sup> He received vocational training in August 2007. He obtained a certificate to operate a certain type of software in September 2007. He received updated certifications since then. He has been employed by a defense contractor as a senior systems administrator (information technology) since June 2009. Before his current employment, he was unemployed from April to June 2009. He testified he had additional periods of unemployment in 2005 and 2006, yet his e-QIP does not show unemployment in these two years. Later in his testimony, except for the three-month period of unemployment in 2009, he could not remember the other periods of unemployment. He has held a security clearance since August 2005. (GE 1 at 15-19, 36; AE M; AE O; Tr. 31-33, 38, 102)

In February and March 2013, Applicant was in the hospital for about two months because of blood hemorrhaging. The blood condition resulted in a partial loss of hearing and short and long-term memory loss. Applicant's doctor submitted a letter on March 12, 2014, indicating that Applicant also needs ongoing treatment from specialists for auditory, neurology, and other problems related to his original condition. Applicant estimated the aggregate outlay for out-of-pocket medical services was about \$2,000. He indicated he had no income for about seven weeks. He did have supplemental insurance that reduced the amount of income lost during recovery. In 2007, he suffered from kidney stones and high blood pressure, but he paid whatever out-of-pocket medical costs he owed. (AE O; AE V; Tr. 34-36, 103-107)

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<sup>3</sup> His resume indicates he has a Bachelor of Science degree in bioengineering from a university. (AE M) Even though the discrepancy cannot be used as substantive evidence, it has a negative effect on Applicant's general credibility.

## Reasons Why Financial Problems Arose

Applicant testified that a major reason for his financial problems was not learning how to manage money during his formative years. In 2000 or 2001, he separated from his wife and became the sole provider for the family. He testified that he refinanced his home and gave his wife \$10,000 to assist after their separation. During the period, he donated 16 computers to a church and claimed a federal deduction that was not accepted by the Internal Revenue Service (IRS) because he did not have the receipts. The agency conducted an audit and filed a \$10,332 lien against him in 2004. Applicant paid the lien by refinancing his house. (GE 3, November 2010 interview at 3; AE O; Tr. 59, 64-76, 130-131)

Applicant has not filed federal or state tax returns since the audit in 2004. He did not file his 2005 tax returns because he did not want to provide inaccurate tax information to his tax preparer who had prepared his 2001-2004 tax returns. He declined to hire another preparer during the period because of being overwhelmed by marital and mortgage issues. Applicant contended that his unsuccessful attempt to save his home in 2007 contributed to his failure to file his tax returns during the period. He blamed a realtor for not properly explaining the ballooning feature of an adjustable rate mortgage (ARM). According to Applicant, the realtor did not deliver on a promise to convert the ARM to a fixed mortgage. In addition, Applicant had paid about \$1,800 to a company to restructure his mortgage, but the company was unsuccessful. He indicated that he asked approximately five or six individuals to prepare his taxes, but terminated their services for several reasons. Applicant believes his current tax preparer, a certified public accountant (CPA), will handle his tax issues because she successfully completed his sister's taxes. He signed over his power of attorney to her to complete his taxes. (GE 3, November 2010 interview at 2; GE 3, April 2011 interview at 1; AE L, letters dated August 2, 2013, and August 14, 2013; AE O; Tr. 37-39, 61-64, 66-76)

The delinquent accounts listed in the SOR include a federal tax lien, cell phone accounts, medical accounts, two judgments, cable bills, and a student loan. During his testimony, Applicant had a copy of the SOR and his answer in front of him on the witness stand. (Tr. 36, 78)

**SOR 1.a, 1.b**, failure to file federal and state tax returns for at least tax years 2005 through 2012. Applicant admitted that the failure to file was due to poor organization of records and losing tax documents. He stated in his November 2010 e-QIP that he had retained a tax preparer from his church to file his missing tax returns. However, he rescinded the contract because he was dissatisfied with the preparer's performance. At some time thereafter, Applicant declined a close friend's recommendation of a tax preparer because of cost. In October 2012, Applicant indicated in interrogatory answers that he had "acquired the help" of a tax processing center. At the hearing, he explained that the processing center could not help him because his taxes were not completed. In January

2013, another preparer requested tax return transcripts from the IRS for the missing federal tax years 2005 through 2012. In August 2013, Applicant retained a CPA, another tax preparer to prepare and file his federal and state returns. (GE 1 at 43; GE 2, January 2013 interrogatory answers; GE 3, October 2012 interrogatory answers; AE L; Tr. 50-53, 66, 70, 73-77) **Unresolved.**

**SOR 1.c**, \$68,213, an IRS tax lien filed in March 2011 against Applicant in the amount of \$59,540, for tax year 2006. Applicant admitted he owed the federal tax lien, but testified that he contested the amount and his current tax preparer was attempting to determine the correct amount. (GE 4; GE 5; AE B, AE L; Tr. 39, 76) **Unresolved.**

**SOR 1.d**, \$628, medical account. In Applicant's answer dated October 6, 2013, he indicated he had "settled payment" with the doctor and was notifying his insurance of the correct account number for processing. At the hearing, he testified that he paid the treating doctor, and that he sent the information into the adjudicator. He claimed that he could retrieve the pertinent documents within two weeks of the hearing. Though Applicant testified his insurance company satisfied the bill, no documentation was presented to show the amount the company paid. AE R reflects that \$250 was paid to the doctor on October 11, 2013, and \$200 was paid on February 25, 2014, two days before the hearing. Though Applicant's documentation indicates the doctor was paid \$450, the debt was not settled on October 6, 2013, as represented by Applicant. (GE 4; HE 1A at 6; AE R, AE V; Tr. 40, 79-80, 110) **Resolved.**

**SOR 1.e**, \$510, cell phone. On August 1, 2013, the collection agency for the original creditor notified Applicant that the debt was closed "as settled." Applicant claimed he paid the bill twice. (GE 3, October 2012 credit report at 3; October 2013 credit report at 12; HE 1A; Answer to SOR) **Resolved.**<sup>4</sup>

**SOR 1.f**, \$1,394, judgment. In his July 2010 e-QIP, Applicant acknowledged he was served with a summons and missed a filing deadline. He stated that the debt was not his responsibility and that he would sue the culpable party if he could not persuade him to pay the judgment. After testifying that he did not remember being served a summons, he claimed he hired an attorney after he found out a judgment had been entered against him. He stated the matter was settled before he could get to court. He admitted he had not made any payments on the judgment and would pay this debt after he pays the other debts that he definitely owes. (GE 1 at 40, 43; Tr. 41, 89-94) **Unresolved.**

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<sup>4</sup> I have decided to find for Applicant rather than grant the Government's motion to withdraw the allegation. There is evidence that Applicant owed the debt, and that he produced documentary evidence proving that he paid the debt.

**SOR 1.g**, \$122, cell phone. In his October 2012 interrogatory answers, Applicant indicated that payment arrangements would be completed to pay the account (\$91.97) by October 19, 2012. He testified he had paid the debt, but was unsure when. (GE 3, October 2012 interrogatory answers; Tr. 41, 94-95) **Unresolved**.

**SOR 1.h**, \$25, medical account. Applicant could not remember the debt in his interview in November 2010. He indicated in October 2012 and testified he paid the debt and sent the documentation to the adjudicator. Applicant's attorney indicated that Applicant had documentation proving that debt was paid and would be furnishing that documentation within the time allowed for post-hearing submissions. No documentation was submitted. (Tr. 42, 95-96) **Unresolved**.

**SOR 1.i**, \$140, cable television account. The account became delinquent in November 2011. Applicant testified he could provide proof the debt was paid. On March 5, 2014, the collection agency notified Applicant thanking him for his recent payments. The agency indicated they had requested the credit agencies remove the account from Applicant's credit report. (GE 3, October 2012 credit report at 5-6; AE S; Tr. 42, 97) **Resolved**.

**SOR 1.j**, \$1,080, judgment filed in August 2004. In his April 2004 security clearance application (SCA), Applicant described this debt as a credit card overdraft dispute with the creditor. He believed \$300 was taken from his account by the creditor without his consent. He intended to resolve the disagreement. In his November 2010 interview, Applicant surmised this account was originally an overdraft from a bank account which he had paid within several months of the judgment. In his October 2012 interrogatory answers, he indicated he was seeking a way to make payments on the judgment. Applicant testified the account was not paid because he could not find the party to pay. (GE 3, November 2010 interview at 3; GE 8 at 7; Tr. 43, 97-98) **Unresolved**.

**SOR 1.k**, \$917, medical account. In his November 2012 interrogatory answers, Applicant indicated he was attempting to address the debt through his insurance company. In his answer to the SOR, Applicant revealed that he had made payment arrangements. He testified he paid the debt and had sent the information to the adjudicator. He indicated that he would provide proof within two weeks of the hearing. In a letter dated March 12, 2014, the collection agency thanked Applicant for his recent payments and indicated they would credit his account. The agency indicated the account would be returned to the medical provider as paid-in-full. (GE 3; AE U; Tr. 98-99) **Resolved**.

**SOR 1.l**, \$1,293, credit card account. In his November 2010 interview, Applicant suspected the delinquent account could represent a credit card. He indicated in October 2012 that he intended to dispute the debt because he had paid the creditor any money he owed as a condition of refinancing his home that he lost in 2007. In his answer to the SOR,

he denied the debt, but at the hearing, he accepted responsibility for the debt. (GE 3, November 2010 interview at 4; GE 6 at 11; Answer to SOR; Tr. 44, 100) **Unresolved.**

**SOR 1.m**, \$829, medical account. In his November 2010 interview, he noted that he was attempting to have his insurance company pay the debt. In November 2012, he indicated the bill related to a sleep apnea machine and that he was trying to contact his insurance company to determine what was covered and what he had to pay. In his answer to the SOR, he claimed payment arrangements were made. He testified he could furnish proof that he paid the account. No documentation was submitted. (Answer to SOR; GE 3, November 2010 interview at 3; GE 3, October 2012 interrogatory answers; Tr. 44-45, 100) **Unresolved.**

**SOR 1.n**, \$269, cable television account. The account became delinquent in July 2006. In his October 2012 interrogatory responses, Applicant indicated he was willing to pay the debt, but was unable to identify the proper party to pay. Applicant testified he returned the equipment and the creditor removed the debt from his credit report. Applicant was waiting on the confirmation letter. No documentation was presented. (GE 3, October 2012 interrogatory answers; GE 6 at 12; Tr. 46-47, 100) **Unresolved.**

**SOR 1.o**, \$396, medical account. The debt became delinquent in November 2004. In his October 2012 interrogatory answers, Applicant disputed this medical debt because it did not appear in his credit report. In his answer to the SOR, he claimed he paid the debt on August 15, 2013, and testified that he intended to show proof of payment of the account. (GE 3, October 2012 interrogatory answers, GE 6 at 13; Tr. 47) **Unresolved.**

**SOR 1.p**, \$46, unknown type of account. The account became delinquent in October 2010. In his November 2012 interrogatory answers, Applicant stated he would pay the account before October 26, 2012. On March 3, 2014, Applicant was notified by the collection agency that his account was paid-in-full. The date of payment was not disclosed. (GE 3, October 2012 interrogatory answers; GE 6 at 15; Answer to SOR; Tr. 47) **Resolved.**

**SOR 1.q**, \$6,000, student loan. In his April 2011 interview, Applicant indicated he had negotiated a payment plan that would begin in May 2011. In his October 2014 interrogatory answers, he noted that he had not found the pertinent documentation showing that he paid half the debt. In his answer to the SOR, he explained that he had made two payments of \$423 and one payment of \$103 toward having his loan removed from default and rehabilitated to a payment program. Applicant's bank statement reflects that he made one payment of \$423 and eight payments of \$103 between August 2013 and February 24, 2014. (GE 3, April 2011 interview at 1; GE 3, October 2012 interrogatory answers; AE Q; AE Y; Tr. 48-49, 100-101) **Resolved.**

Applicant does not believe he will experience the same kind of financial problems in the future because he has modified his behavior. He is receiving credit counseling that began on January 25, 2014. He completed two financial counseling and budgeting components of an online education course. In a statement prepared on February 26, 2014, he explained that he is applying the counseling to his delinquent debts while keeping current on his day-to-day expenses as well as his \$1,500 quarterly payments for his daughter's tuition. The \$800 he will save when he moves from his house into an apartment on March 15, 2014, will be applied to his other debts. Applicant decided to repair his car rather than purchase a new car. (AE N; AE O; Tr. 49, 77, 108)

## **Character Evidence**

In the additional comments section of his October 2012 interrogatory answers, Applicant explained that he received an award from the military for outstanding service in completing the mission (for the period of October to December 2007) ahead of schedule. He indicated that he delivers food to the homeless and counsels young people. (GE 3, October 2012 interrogatory answers; GE 3, December 2007 letter of appreciation; GE 3, September 2011 certificate to preach, AE J)

On January 14, 2014, a senior analyst indicated in a character endorsement that she has been Applicant's coworker on several projects since 2011. She commended Applicant's team player attitude, professionalism, and ability to complete tasks with little supervision. (AE K, January 2014 character reference)

## **Policies**

When evaluating an applicant's suitability for a security clearance, the administrative judge must consider the potentially disqualifying and mitigating conditions of the AG. These conditions should be evaluated in the context of nine general factors known as the whole-person concept to bring together all available, reliable information about the person, past and present, favorable and unfavorable, in making a decision regarding security clearance eligibility. 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 the potential, rather than actual, risk of compromise of classified information.

Under Directive ¶ E3.1.14., the Government must present evidence to establish controverted facts alleged in the SOR. Under Directive ¶ E3.1.15., the applicant is responsible for presenting "witnesses and other evidence to rebut, explain, extenuate, or mitigate facts admitted by applicant or proven by Department Counsel. . . ." An applicant has the ultimate burden of persuasion of establishing that it is clearly consistent with the national interest to grant him a security clearance.



## Analysis

### Financial Considerations

The security concern for financial considerations is set forth 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. Compulsive gambling is a concern as it may lead to financial crimes including espionage. Affluence that cannot be explained by known sources of income is also a security concern. It may indicate proceeds from financially profitable criminal acts.

The applicable disqualifying conditions under AG ¶ 19 are:

- (a) inability or unwillingness to satisfy debts;
- (c) a history of not meeting financial obligations; and
- (g) failure to file annual federal, state, or local income tax returns as required or the fraudulent filing of the same.

The evidence shows that Applicant's long history of financial problems was caused by poor judgment and irresponsibility. He never learned how to manage money when he was a youngster. In 2000 or 2001, he demonstrated poor judgment and irresponsibility by claiming a large deduction on his federal tax return without keeping the supporting documentation in case of an audit. He has filed no federal or state tax returns since 2004. He currently has two judgments and seven other delinquent debts. AG ¶¶ 19(a), 19(c), and 19(g) are applicable.

The potentially pertinent mitigating conditions under AG ¶ 20 are:

- (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 reliability, trustworthiness, and good judgment;
- (b) the conditions that resulted in the financial problem were largely beyond the person's control 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;

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

(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.

The record establishes that Applicant paid some listed debts and is currently in a payment plan to rehabilitate his student loan. However, he presented no proof to support his claims that he paid most of the other listed debts. He has taken no steps to file his federal and state tax returns and pay his federal taxes. Applicant's continuing financial problems continue to cast doubt on his judgment, trustworthiness, and reliability. AG ¶ 20(a) does not apply.

Applicant testified that he was unemployed in 2005 and 2006, but his security form does not show unemployment for the identified years. While he had high blood pressure and kidney stones in 2007, he recalled paying the out-of-pocket expenses. Though he was unemployed for about three months before his current employment began in 2009, he has been continually employed for the last four and one-half years, except for a two-month period in February and March 2013, when he was hospitalized for blood hemorrhaging. During the period of hospitalization and rehabilitation, he incurred approximately \$2,000 in out-of-pocket expenses that were partially paid by supplemental insurance. Although he has paid some of the listed creditors, not filing his federal and state tax returns since 2004 shows ongoing irresponsibility, untrustworthiness, and poor judgment under the circumstances and precludes full credit under AG ¶ 20(b).

Applicant enrolled in financial counseling in January 2014, a month and one-half before the hearing. He has completed two segments of the online course, and he is applying what he has learned to satisfying his delinquent debts. He appears to be concerned about becoming more financially responsible. However, given the age of several of the delinquent accounts, Applicant's failure to file tax returns and pay taxes for more than seven years, and the timing of his enrollment in financial counseling, I am unable to conclude that there are clear indications his financial problems are being rectified or under control. AG ¶ 20(c) has negligible application.

Applicant has satisfied six listed debts. However, he has not provided proof that he has paid or established a payment plan for the remaining nine listed debts. There is no

documentation of a repayment plan to address the federal tax lien and two judgments. One of the judgments is over eight years old. AG ¶ 20(d) has only limited application and AG ¶ 20(e) does not apply.

### **Whole-Person Concept**

I have examined the evidence under the disqualifying and mitigating conditions of the financial guideline. I have also weighed the circumstances within the context of nine variables known as the whole-person concept. In evaluating the relevance of an individual's conduct, the administrative judge should consider the following factors:

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 the participation was 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.

The ultimate determination of whether to grant eligibility for a security clearance must be a commonsense judgment based on careful consideration of the guidelines and the whole-person concept. (AG ¶ 2(c))

Applicant is 51 years old and divorced. He has two children. He has taken several college and graduate level courses. He also has received certifications in the field of information technology. In December 2007, he received a letter of appreciation for an outstanding job performance. In September 2011, he was certified as a preacher. On January 14, 2014, based on three years as his coworker, a senior analyst commended Applicant's professionalism and team player attitude. He demonstrates his interest in the community by delivering food to the homeless and counseling young folks. He is contributing approximately a third of his daughter's quarterly college tuition. He is currently involved in financial counseling and has decided to save money by moving into a smaller apartment and fixing his car rather than purchasing a new one.

Under the whole-person concept, the mitigating evidence must be weighed and balanced against the more substantial disqualifying evidence. While Applicant provided verifying documentation of satisfying some of the listed accounts, he provided no documentary proof of paying some other listed accounts after claiming he had the supporting documentation and would be providing proof. He has taken no action on a judgment that is over eight years old. The reasons supplied by Applicant for not filing his federal and state tax returns since 2004 lose their persuasiveness with passage of more

than ten years to adjust to his altered marital situation, and at least six years to recover from the foreclosure of his home in 2007. His e-QIP reveals mostly uninterrupted employment since 1997, except for three months in 2009 and the two-month medical condition in 2013. Considering the disqualifying conditions in the context of the whole-person concept, the security concerns associated with Applicant's unpaid debts and failure to address his federal and state tax issues have not been mitigated.

### **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
Subparagraph 1.a:	Against Applicant
Subparagraph 1.b:	Against Applicant
Subparagraph 1.c:	Against Applicant
Subparagraph 1.d:	For Applicant
Subparagraph 1.e:	For Applicant
Subparagraph 1.f:	Against Applicant
Subparagraph 1.g:	Against Applicant
Subparagraph 1.h:	Against Applicant
Subparagraph 1.i:	For Applicant
Subparagraph 1.j:	Against Applicant
Subparagraph 1.k:	For Applicant
Subparagraph 1.l:	Against Applicant
Subparagraph 1.m:	Against Applicant
Subparagraph 1.n:	Against Applicant
Subparagraph 1.o:	Against Applicant
Subparagraph 1.p:	For Applicant
Subparagraph 1.q:	For Applicant

### **Conclusion**

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

Paul J. Mason  
Administrative Judge