



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



In the matter of:)
)
) ISCR Case No. 12-01194
)
)
Applicant for Security Clearance)

Appearances

For Government: Jeff Nagel, Esq., Department Counsel
For Applicant: Corey Williams, Esq.

November 15, 2013

Decision

GOLDSTEIN, Jennifer I., Administrative Judge:

Applicant had 22 delinquent debts totaling \$81,956, identified on the Statement of Reasons (SOR). Applicant failed to produce sufficient documentation that 12 of her debts, totaling \$64,269, have been addressed or are otherwise satisfied. She has not mitigated the Financial Considerations security concerns. Eligibility for access to classified information is denied.

Statement of the Case

Applicant submitted her electronic Security Clearance Application (e-QIP) on August 4, 2011. On June 12, 2013, the Department of Defense issued a Statement of Reasons (SOR) to Applicant detailing security concerns under the Guideline for Financial Considerations. The action was taken under Executive Order (EO) 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) effective after September 1, 2006.

Applicant answered the SOR (Answer) on August 2, 2013, and requested a hearing before an administrative judge from the Defense Office of Hearings and Appeals (DOHA). The case was assigned to me on September 6, 2013. A notice of hearing was issued to Applicant on September 12, 2013, scheduling the hearing for October 16, 2013. On October 15, 2013, Applicant requested a continuance, which was granted. An amended notice dated October 15, 2013, set the hearing for October 18, 2013. The hearing was convened, as scheduled. The Government offered Exhibits (GE) 1 through 6, which were admitted without objection. Applicant testified on her own behalf and offered Applicant's Exhibits (AE) A through I and AA through OO, which were admitted without objection. DOHA received the transcript of the hearing (Tr.) on October 28, 2013. The record was left open until November 1, 2013, for receipt of additional documentation and Applicant's closing statement. On November 1, 2013, Applicant presented AE J through AE N, and Applicant's closing statement. Department Counsel had no objection to AE J through AE N and they were admitted into evidence. The record was then closed.

Findings of Fact

Applicant is 45 years old. She is a naturalized citizen of the United States. She is married and has five children, ages 17, 16, 15, 15, and 14.¹ She testified she has worked for her employer for 17 years.² She has held a security clearance since 1992, without incident. (Tr. 44-46, 109.)

Applicant produced a letter of recommendation acknowledging her contributions. Applicant is thought to be a "highly dependable employee with an outstanding work ethic." She rated as "highly effective" in her performance review in 2012 and "Exemplary" in 2011. (AE AA; AE BB; AE CC; AE DD; AE EE.)

Financial Considerations

The Government alleged that Applicant is ineligible for a clearance because she made financial decisions that indicate poor self-control, lack of judgment, or unwillingness to abide by rules and regulations, all of which raise questions about her reliability, trustworthiness, and ability to protect classified information. The SOR identified 22 delinquent debts totaling \$81,956. Applicant's debts appear in credit reports entered into evidence. Applicant admitted the debts as alleged in subparagraphs 1.c through 1.n, 1.p, 1.q, 1.t, and 1.u. She denied 1.a, 1.b, 1.o, 1.r, 1.s, and 1.v. (Answer; GE 1; GE 3; GE 4; GE 6; AE NN.)

Applicant attributed her debts to medical problems and subsequent unemployment as a result of her medical problems. She testified she was on medical leave from her job beginning the end of 2008 due to foot surgeries. She stated she was

¹ Applicant's two 15-year-old children are twins.

² Applicant testified, and her e-QIP reflected, that she has been employed by her employer since June 1997, despite her contradictory testimony that she was laid off and unemployed for nine months in 2008 to 2009.

subsequently laid off from her position for approximately nine months. She indicated she began working again for her current employer in 2009, although no breaks in service or unemployment were listed on her e-QIP. She acknowledged receiving severance and unemployment pay during her period of unemployment. Her husband was fully employed during that time as well. In her Answers to Interrogatories, Applicant also indicated that legal expenses and the expense of having teenagers prohibited her from repaying the debts. (Answer; GE 5; 76-77, 87-89, 96, 107-108.)

As a result of her financial delinquencies, in 2009 Applicant retained a debt consolidation attorney to advise her on repayment options. She testified that he helped her resolve a few bills, "then it was like for a while, I was busy on the job so I didn't push him until I see the importance of the Clearance. Then I pushed, but I hired him since 2009." She stopped paying the debt consolidation attorney in 2011, and did not do anything about resolving debts until she rehired him sometime in 2012. A letter drafted by the debt consolidation attorney, dated October 14, 2013, indicated, "we anticipate the settlement process may take up to four years." Applicant has not attended any financial counseling. (AE A; AE FF; AE GG; Tr. 94-96, 103, 106-108.)

The status of her debts, as listed on the SOR, is as follows:

Applicant is indebted to a collection company for a telecommunications bill in the approximate amount of \$1,248, as alleged in SOR subparagraph 1.a. In her Answer, she indicated she was disputing this debt. She testified that she no longer disputes this debt and believes the account to be settled, but offered no documentation to support her claim. (AE I; Tr. 53-54.)

Applicant is indebted on a delinquent medical account in the approximate amount of \$181, as alleged in SOR subparagraph 1.b. Applicant testified that she has been unable to contact this creditor. The credit report, dated October 17, 2013, reflects this debt as unpaid. The debt consolidation attorney is not representing Applicant on this debt. (GE 6; AE I; Tr. 55.)

Applicant was indebted on a delinquent medical account in the approximate amount of \$25, as alleged in SOR subparagraph 1.c. Applicant admitted this debt. She submitted a copy of a check she wrote to this creditor. Applicant's most recent credit report reflects that this account was satisfied. (GE 6; AE HH; Tr. 55.)

Applicant is indebted on a delinquent medical account in the approximate amount of \$112, as alleged in SOR subparagraph 1.d. Applicant admitted this debt. Applicant testified that this debt is satisfied, and produced a copy of the check she allegedly submitted to the creditor. However, the copy does not show the check was cashed or cancelled. Applicant's most recent credit report reflects this debt as outstanding. The debt consolidation attorney is not representing Applicant on this debt. Applicant failed to establish that this debt is resolved. (GE 6; AE I; AE HH; Tr. 55-56.)

Applicant was indebted on a delinquent account in the approximate amount of \$447, as alleged in SOR subparagraph 1.e. Applicant presented a copy of her bank

statement documentation that shows this debt was satisfied in full on July 15, 2013. This debt is resolved. (GE 6; AE I; AE II; Tr. 57-58.)

Applicant was indebted to a department store in the approximate amount of \$6,789, as alleged in SOR subparagraph 1.f. This creditor agreed to settle the account for \$1,697. Applicant presented documentation that shows she made the final payment on her settlement agreement on October 31, 2013. (GE 6; AE D; AE N; Tr. 58-60.)

Applicant is indebted on a delinquent account in the approximate amount of \$9,992, as alleged in SOR subparagraph 1.g. Applicant testified that through her debt consolidation attorney she submitted an offer to settle this debt for \$3,000. She plans to resolve it once she has negotiated a settlement amount. This debt remains unresolved. (GE 6; Tr. 60-62.)

Applicant was indebted on a delinquent account in the approximate amount of \$459, as alleged in SOR subparagraph 1.h. Applicant documented that this creditor agreed to accept \$282.18 to settle this debt. She produced a copy of her bank statement that showed she made a payment of \$282.18 to this creditor on July 5, 2013. This debt is satisfied. (GE 6; AE JJ; AE KK; Tr. 62-63.)

Applicant is indebted on a delinquent account in the approximate amount of \$2,321, as alleged in SOR subparagraph 1.i. Applicant testified that this debt had been settled and presented a settlement agreement with the creditor in which the creditor agreed to accept \$830 to satisfy this debt. However, she failed to present documentation to show that she paid the agreed upon settlement. This debt remains unresolved. (GE 6; AE B; AE LL; Tr. 63.)

Applicant is indebted on a delinquent account in the approximate amount of \$1,838, as alleged in SOR subparagraph 1.j. A debt bearing the same account number, with a slightly lower balance is listed in allegation 1.k. Applicant testified that 1.j and 1.k are the same debt. She testified that she contacted this creditor and was told, "It's not eligible [to] settle. Not eligible for us to pay because it's past four years." She failed to present documentation to substantiate her claim. This debt remains outstanding. (GE 6; Tr. 64-65.)

Applicant is indebted on a delinquent account in the approximate amount of \$15,520, as alleged in SOR subparagraph 1.l. Applicant testified that this debt was paid. In her post-hearing submission, she provided a letter dated July 31, 2013, from this creditor, agreeing to a reduced settlement of \$3,881. However, she failed to present proof of payment. This debt is unresolved. (GE 6; AE M; AE OO; Tr. 65.)

Applicant is indebted to a department store on an account that was charged off in the approximate amount of \$2,786, as alleged in SOR subparagraph 1.m. Applicant testified that the debt had been forgiven and that she was issued a Form 1099-C, Cancellation of Debt. She failed to present documentation to support her claim. This debt is unresolved. (GE 6; Tr. 66-67, 99.)

Applicant is indebted to a collection company for a bank in the approximate amount of \$15,264, as alleged in SOR subparagraph 1.n. The Creditor filed a Complaint against Applicant in her state Superior Court. She produced a Demand for Production and Inspection of Documents; A Request for Admissions; Special Interrogatories; and Proof of Filing in the Superior Court into the record. She testified that the Complaint was dismissed, but there is no documentation in evidence to support this disposition. Applicant's October 17, 2013 credit report reflects that this account is in collections. Applicant failed to show this debt is resolved. (GE 6; AE E; AE G; AE H; Tr. 67.)

Applicant was indebted to a collection company in the approximate amount of \$357, as alleged in SOR subparagraph 1.o. Applicant testified that she has not been able to contact this creditor to verify this debt. However, Applicant's October 17, 2013 credit report reflects, "account paid for less than full balance." This debt is resolved. (GE 6; Tr. 68.)

Applicant is indebted to a collection company in the approximate amount of \$7,724, as alleged in SOR subparagraph 1.p. Applicant testified that she offered the creditor \$5,614 to settle the debt, but the creditor had not responded to her settlement offer. This debt is unresolved. (GE 6; AE I; Tr. 68-69.)

Applicant was indebted to a collection company in the approximate amount of \$3,004, as alleged in SOR subparagraph 1.q. Applicant presented a letter from the creditor confirming the creditor's agreement to accept \$750 to settle the debt. Additionally Applicant's October 17, 2013 credit report reflects this account was "paid for less than full." This debt is resolved. (GE 3; GE 4; GE 6; AE C; Tr. 69.)

Applicant is indebted to a collection company in the approximate amount of \$319, as alleged in SOR subparagraph 1.r. Applicant testified that she has not been able to contact this creditor. She presented no documentation of her efforts to contact this creditor or otherwise dispute the debt. This debt remains outstanding. (GE 3; Tr. 69-70.)

Applicant is indebted to a collection company in the approximate amount of \$126, as alleged in SOR subparagraph 1.s. Applicant testified that this debt is a duplicate of the debt identified in 1.d, which is she claimed was resolved. Applicant's credit report dated August 17, 2011 and March 8, 2013, identify allegations 1.d and 1.s with the same account number. The debt consolidation attorney is not representing Applicant on this debt. This debt is a duplicate of 1.d; however, as noted above, Applicant failed to submit proof that the debt alleged in 1.d is resolved. (AE I; GE 3; GE 4; GE 6; Tr. 70.)

Applicant was indebted to a collection company in the approximate amount of \$2,501, as alleged in SOR subparagraph 1.t. She testified that the debt in the approximate amount of \$2,352, as alleged in SOR subparagraph 1.u, is a duplicate entry. Applicant's October 17, 2013 credit report indicates this was a single delinquent account and that Applicant "paid for less than full balance." This debt is resolved. (GE 6; AE C; AE MM; Tr. 70.)

Applicant is indebted to a collection company in the approximate amount of \$6,954, as alleged in SOR subparagraph 1.v. Applicant testified that she offered to settle the debt, but the creditor has not responded to her settlement offer. This debt is unresolved. (GE 3; Tr. 71.)

Applicant testified that she and her husband will withdraw funds from their retirement savings plans to resolve the debts. Applicant's husband has a retirement savings plan valued at approximately \$416,000. Applicant's husband took a \$46,000 loan from his retirement savings account on October 30, 2013, to help pay their debts. Applicant's retirement savings plan totals approximately \$326,000, although she has taken two loans against her retirement savings totaling approximately \$33,000. (AE OO; AE J; Tr. 47-49.)

Applicant's personal financial statement indicates that she has approximately \$800 left after meeting her monthly expenses. Her monthly expenses include approximately \$2,000 per month for tutoring for her children. Her assets total over \$1,000,000. She owns her home and a second investment property that she rents to her brother. (AE OO; AE L; Tr. 50-52, 74-76, 104-106.)

Policies

When evaluating an applicant's suitability for a security clearance, the administrative judge must consider the revised adjudicative guidelines (AG). In addition to brief introductory explanations for each guideline, the adjudicative guidelines list potentially disqualifying conditions and mitigating conditions, which are to be 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, administrative judges apply the guidelines in conjunction with the factors listed in AG ¶ 2 describing the adjudicative process. The administrative judge's overarching adjudicative goal is a fair, impartial, and commonsense decision. According to AG ¶ 2(c), the entire process is a conscientious scrutiny of a number of variables known as the "whole-person concept." The administrative judge must consider all available, reliable information about the person, past and present, favorable and unfavorable, in making a decision.

The protection of the national security is the paramount consideration. AG ¶ 2(b) requires that "[a]ny doubt concerning personnel being considered for access to classified information will be resolved in favor of national security." In reaching the 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, the applicant is responsible for presenting "witnesses and other evidence to rebut, explain, extenuate, or mitigate facts admitted by the applicant or proven by Department Counsel." The

applicant has the ultimate burden of persuasion to obtain a favorable clearance decision.

A person who seeks access to classified information enters into a fiduciary relationship with the government predicated upon trust and confidence. The 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 as to potential, rather than actual, risk of compromise of classified information.

Section 7 of EO 10865 provides that adverse 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 for Financial Considerations is set out in AG ¶ 18:

Failure or inability to live within one’s means, satisfy debts, and meet financial obligations may indicate poor self-control, lack of judgment, or unwillingness to abide by rules and regulations, all of which can raise questions about an individual’s reliability, trustworthiness and ability to protect classified information. An individual who is financially overextended is at risk of having to engage in illegal acts to generate funds.

The guideline notes several conditions that could raise security concerns under AG ¶ 19. Two are potentially applicable in this case:

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

Applicant has had financial problems since at least 2008. Applicant has satisfied debts totaling approximately \$5,910,³ identified in allegations 1.c, 1.e, 1.f, 1.h, 1.o, 1.q, and 1.t. Additionally, the debts listed in 1.j and 1.k (unpaid); 1.d and 1.s (unpaid); and 1.t and 1.u (paid) represent duplicate entries and should only be counted as one debt for each pair. However, that leaves Applicant indebted to 12 creditors in an approximate total delinquent amount of \$64,269. Applicant has the means to resolve these debts,

³ The figure was obtained by adding up the actual settlement amounts if known, instead the full amount of the debt past due as alleged. Where the settlement amount was unknown, the full amount of the debt was calculated.

given her significant income and salary, but has not made timely or significant progress in resolving these accounts. The evidence is sufficient to raise the above disqualifying conditions.

Five Financial Considerations mitigating conditions under AG ¶ 20 are potentially applicable:

(a) the behavior happened so long ago, was so infrequent, or occurred under such circumstances that it is unlikely to recur and does not cast doubt on the individual's current reliability, trustworthiness, or good judgment;

(b) the conditions that resulted in the financial problem were largely beyond the person's control (e.g., loss of employment, a business downturn, unexpected medical emergency, or a death, divorce or separation), and the individual acted responsibly under the circumstances;

(c) the person has received or is receiving counseling for the problem and/or there are clear indications that the problem is being resolved or is under control;

(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.

Applicant indicated that her financial problems were the result of medical problems in 2008 and subsequent unemployment. Therefore, she argues they are unlikely to recur. However, she failed to show she acted responsibly once she resumed employment. Her remaining debts are "a continuing course of conduct" under Appeal Board precedent.⁴ She failed to show she has taken actions to resolve the debts in SOR subparagraphs 1.a, 1.b, 1.d, 1.g, 1.i, 1.j, 1.l, 1.m, 1.n, 1.p, 1.r, and 1.v. While she asserted that some of these debts are resolved, the Appeal Board has previously noted that it is reasonable for a Judge to expect applicants to present documentation about the satisfaction of individual debts.⁵ As a result, her financial decisions cast doubt on her judgment. Applicant's conduct does not warrant application of AG ¶ 20(a).

AG ¶ 20(b) does not apply. Applicant may have encountered financial difficulties due to her medical treatment and subsequent unemployment, but she did not produce

⁴ ISCR Case No. 07-11814 at 3 (App. Bd. Aug. 29, 2008), citing ISCR Case No. 01-03695 (App. Bd. Oct. 16, 2002).

⁵ ISCR Case 07-10310 at 2 (App. Bd. July 30, 2008.)

evidence to show she acted responsibly with respect to her debt after she resumed full employment. She testified that initially she hired a debt consolidation firm, but allowed her agreement with that firm lapse until she realized that her finances could affect her security clearance. She did not act responsibly with respect to her debts during that time. Further, she testified that she pays \$2,000 per month for a tutor to teach her children. Additionally, she has significant financial assets. The Appeal Board has held “Even if an applicant gets into financial difficulties because of circumstances beyond the applicant’s control, the Judge must consider whether the Applicant dealt with his or her financial difficulties in a reasonable manner.”⁶ Applicant has not dealt with her finances in a timely and reasonable manner, given her income, spending choices, and assets.

Applicant has received the assistance of a debt management company, which is helping her resolve some of her debts. However, there is little evidence that the debts alleged in SOR subparagraphs 1.a, 1.b, 1.d, 1.g, 1.i, 1.j, 1.l, 1.m, 1.n, 1.p, 1.r, and 1.v, are being resolved or are under control. These debts comprise the majority of Applicant’s non-duplicate SOR-alleged delinquent debt. Applicant failed to show any payments were made to these creditors. AG ¶ 20(c) does not provide mitigation concerning this majority of her delinquent debt.

Applicant has not provided evidence to establish she made a good-faith effort to pay or resolve her delinquent debts. As the Appeal Board opined:

A Judge is not required to accept an applicant's statements at face value merely because they are not rebutted by Department Counsel. It is reasonable for a Judge to consider the record as a whole and use common sense in evaluating the absence of corroborating evidence. Failure to present documentation in support of an applicant's claims about financial matters is a factor to be considered by a Judge in evaluating such claims. . . . Furthermore, some of Applicant's claims concerning his debt resolution efforts were, on their face, based on commitments made by Applicant to perform various acts in the future. Promises to take actions in the future, however sincere, are not a substitute for a documented track record of remedial actions. The possibility that Applicant might achieve resolution of his outstanding debts at some future date does not constitute evidence of financial reform or rehabilitation in the present. ISCR Case No. 99-0012 (App. Bd. Dec. 1, 1999).

While Applicant testified that she was prepared to resolve her remaining delinquent accounts with funds that her husband recently withdrew from his retirement savings plan, this reflects only a promise to take action on her remaining debts in the future. She has not provided sufficient evidence that she is addressing her remaining delinquent accounts, given her long history of ignoring these obligations. She has initiated settlement offers with some of her creditors (e.g., allegations 1.a, 1.g, 1.i, 1.l, 1.p, and 1.v), offering to pay significantly less than is due, but she failed to document that she took actions to pay off these settlements or make payments on the accounts.

⁶ ISCR Case. No. 99-0012 (App. Bd. December 1, 1999).

Applicant testified that she has been unable to contact other creditors (e.g., allegations 1.b and 1.r) and that some creditors are unwilling to accept payments (e.g., allegations 1.k and 1.m). However, she failed to document her efforts to resolve those accounts. The Appeal Board has indicated that good-faith “requires a showing that a person acts in a way that shows reasonableness, prudence, honesty, and adherence to duty or obligation.”⁷ Applicant failed to show she acted with prudence and in adherence to her duty to resolve her financial obligations. AG ¶ 20(d) is not applicable to her remaining delinquencies.

Applicant failed to present documentary evidence to show that she was in the process of formally disputing any of her debts. AG ¶ 20(e) is inapplicable.

Whole-Person Concept

Under the whole-person concept, the administrative judge must evaluate an applicant’s eligibility for a security clearance by considering the totality of the applicant’s conduct and all the circumstances. The administrative judge should consider the nine adjudicative process factors listed at AG ¶ 2(a):

- (1) the nature, extent, and seriousness of the conduct;
- (2) the circumstances surrounding the conduct, to include knowledgeable participation;
- (3) the frequency and recency of the conduct;
- (4) the individual’s age and maturity at the time of the conduct;
- (5) the extent to which participation is voluntary;
- (6) the presence or absence of rehabilitation and other permanent behavioral changes;
- (7) the motivation for the conduct;
- (8) the potential for pressure, coercion, exploitation, or duress; and
- (9) the likelihood of continuation or recurrence.

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

I considered the potentially disqualifying and mitigating conditions in light of all the facts and circumstances surrounding this case. I have incorporated my comments under Guideline F in my whole-person analysis. Some of the factors in AG ¶ 2(a) were addressed under that guideline, but some warrant additional comment.

Applicant has supported the United States as a government contractor since 1992. She has performed her duties in an exceptional manner. However, Applicant failed to produce sufficient documentation that her delinquent debts have been addressed or are otherwise satisfied. She has not mitigated the Financial Considerations security concerns. She has gone through the security clearance process in the past, as she has held a clearance since 1992, and has been on notice that financial delinquencies are a concern to the government, yet she chose to disregard this concern until very recently. Overall, the record evidence leaves me with questions and

⁷ ISCR Case No. 99-0201 at 4 (App. Bd. October 12, 1999).

doubts as to Applicant's eligibility and suitability for a security clearance. For all these reasons, I conclude Applicant has not mitigated the Financial Considerations security concerns.

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:	Against Applicant
Subparagraphs 1.b:	Against Applicant
Subparagraphs 1.c:	For Applicant
Subparagraphs 1.d:	Against Applicant
Subparagraphs 1.e:	For Applicant
Subparagraphs 1.f:	For Applicant
Subparagraphs 1.g:	Against Applicant
Subparagraphs 1.h:	For Applicant
Subparagraphs 1.i:	Against Applicant
Subparagraphs 1.j:	Against Applicant
Subparagraphs 1.k:	For Applicant
Subparagraphs 1.l:	Against Applicant
Subparagraphs 1.m:	Against Applicant
Subparagraphs 1.n:	Against Applicant
Subparagraphs 1.o:	For Applicant
Subparagraphs 1.p:	Against Applicant
Subparagraphs 1.q:	For Applicant
Subparagraphs 1.r:	Against Applicant
Subparagraphs 1.s:	For Applicant
Subparagraphs 1.t:	For Applicant
Subparagraphs 1.u:	For Applicant
Subparagraphs 1.v:	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 or continue Applicant's eligibility for a security clearance. Eligibility for access to classified information is denied.

Jennifer I. Goldstein
Administrative Judge