



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



In the matter of:)
)
) ISCR Case No. 15-02632
)
Applicant for Security Clearance)

Appearances

For Government: Adrienne Driskill, Esq., Department Counsel
For Applicant: *Pro se*

08/03/2017

Decision

HEINY, Claude R., Administrative Judge:

Applicant contests the Department of Defense's (DoD) intent to deny his eligibility for a security clearance to work in the defense industry. The Statement of Reason (SOR) listed 26 past-due, collection, or charged-off delinquent obligations, which totaled more than \$40,000. He has yet to address the majority of his delinquent financial obligations. He has not mitigated the financial considerations security concerns. Clearance is denied.

Statement of the Case

On November 13, 2015, acting under the relevant Executive Order and DoD Directive,¹ the DoD issued an SOR detailing financial considerations security concerns. DoD adjudicators could not find that it is clearly consistent with the national interest to grant or continue Applicant's security clearance. On December 3, 2015, Applicant

¹ Executive Order 10865, *Safeguarding Classified Information within Industry* (February 20, 1960), as amended; DoD Directive 5220.6, *Defense Industrial Personnel Security Clearance Review Program* (January 2, 1992), as amended (Directive); and the adjudicative guidelines (AG) effective within the DoD on September 1, 2006, and as amended on June 8, 2017.

answered the SOR and requested a hearing. On July 28, 2016, the Defense Office of Hearings and Appeals (DOHA) issued a Notice of Hearing for a hearing convened on August 24, 2016.

At the hearing, Government's Exhibits (Ex.) 1 through 4 were admitted without objection. Applicant testified but did not submit any documents. The record was kept open to allow Applicant to present documents. Documents were received and admitted as Exs. A – P. On September 1, 2016, DOHA received the hearing transcript (Tr.).

While this case was pending a decision, the Director of National Intelligence issued Security Executive Agent Directive 4, establishing in Appendix A the *National Security Adjudicative Guidelines for Determining Eligibility for Access to Classified Information or Eligibility to Hold a Sensitive Position* (AGs), which he made applicable to all covered individuals who require initial or continued eligibility for access to classified information or eligibility to hold a sensitive position. The new AGs supersede the Sept. 1, 2006 AGs and are effective on or after June 8, 2017. Accordingly, I have evaluated Applicant's security clearance eligibility under the new AGs.²

Findings of Fact

In Applicant's Answer to the SOR (SOR Answer), he admitted 14 delinquent obligations, which totaled more than \$33,000, and he denied 12 debts, which totaled more than \$6,000. Applicant's admissions are incorporated as factual findings. After a thorough review of the pleadings, exhibits, and testimony, I make the following additional findings of fact.

Applicant is a 47-year-old systems administrator who has been employed by a defense contractor since February 1997. (Ex. 1, Tr. 14, 24) He is seeking to retain a security clearance. From March 1990 through March 1997, he honorably served in the U.S. Air Force. (Ex. 1) He was divorced in June 1998 and December 2014. (Exs. 1, 3) He has three children ages 22, 24, and 25. (Ex. 1, Tr. 39)

The SOR lists 26 delinquent obligations totaling more than \$40,000. In Applicant's August 2014 Electronic Questionnaires for Investigations Processing (e-QIP), he stated he had experienced financial difficulties during the past few years due to his estranged wife's actions. (Ex. 1) At the time of his interview, he intended to start correcting those problems and "make good" on his debts. (Ex. 1) He listed \$20,000 in student loans that he thought were in forbearance, but were not. In January 2014, he discovered his student loans were in default. He listed a \$7,000 bank debt³ following the repossession of a motorcycle. (Ex. 1) He stated his wife lost her job and he could no longer afford to make the payments on the motorcycle. He asserts the bank did not contact him following the repossession. (Ex. 1)

² Application of the AGs that were in effect as of the issuance of the SOR would not change my decision in this case. The new AGs are available at http://ogc.osd.mil/doha/5220-6_R20170608.pdf.

³ The SOR does not list a motorcycle repossession debt as a delinquent obligation of concern.

Applicant's ex-wife had a drug addiction problem, *i.e.*, hydrocodone addiction, resulting from a medical condition, subsequent surgeries, and a long-time reliance on pain medication. (Tr. 19, 21) This led to a downward spiral in her life including her loss of two jobs. (SOR Answer, Tr. 20) In Applicant's December 2014 enhanced subject interview, he indicated his wife was currently incarcerated on drug charges, and that she had been in and out of prison during the "past few years." (Ex. 6) She was first incarcerated in February 2013 for criminal mischief and other crimes. (Tr. 47) She was incarcerated a year before she was allowed to participate in a drug rehab program. When she completed the program, her remaining jail time was dropped. (Tr. 47) In August 2014, she was convicted and sentenced to four years in prison. She was paroled in July 2016. (Tr. 48) During his December 2014 interview, Applicant gave no indication his financial problems were due to his ex-wife's actions. (Ex. 6)

At the hearing, Applicant stated his wife was taking money from their joint bank account to buy drugs. (Tr. 20) His wife went through a drug rehabilitation program, but he asserts her drug problem was worse when she returned from rehab. (Tr. 20) Property started disappearing from the house to feed her drug habit. (Tr. 20) He tried to force her out of the home, but could not because her name was on the mortgage. (Tr. 20) She was arrested for writing fraudulent prescriptions. (Tr. 21) After her second rehab, she started using heroin and methamphetamines. (Tr. 21) On November 1, 2012, Applicant packed and left the home. (Tr. 21) From that day onward, he has attempted to rebuild his personal and financial life. (Tr. 21)

In Applicant's December 2014 interview he was questioned about his delinquent obligations. (Ex. 3) During that interview, he stated he had no information about the debts listed in SOR 1.a (\$25), SOR 1.b (\$125), SOR 1.e (\$801), SOR 1.f (\$578), SOR 1.g (\$771), SOR 1.h (\$319), SOR 1.j (\$343), SOR 1.m (\$244), SOR 1.n (\$208), SOR 1.o (\$530), SOR 1.p (\$869), SOR 1.s (\$413), SOR 1.v (\$1,150), SOR 1.w (\$115), SOR 1.x (\$140), SOR 1.y (\$226), and SOR 1.z (\$8,761), but stated he intended to contact the creditors to determine why the debts were on his credit report. (Ex. 3) He indicated that after contacting the creditors, if the debts were valid, he intended to arrange repayment agreement on the debts. (Ex. 3)

In December 2015, a year later, Applicant's responses to the delinquent obligations had changed. He denied the medical collection debts listed in SOR 1.a (\$25), SOR 1.m (\$244), SOR 1.n (\$208), SOR 1.o (\$530), SOR 1.w (\$115), and SOR 1.x (\$140). He stated the divorce decree required his wife to pay for all uncovered medical expenses for their children. (Tr. 31) His children are now adults. (Tr. 31) A copy of the divorce decree was not submitted as evidence in this matter. In his SOR Answer, he stated he had informed the credit collection agency and the original creditor of his ex-wife's responsibility. He stated he would pay the debts if they refused to relieve him from responsibility for the debt. In December 2015, he denied the debts in SOR 1.b (\$126) and SOR 1.l (\$1,848) because he had no information about the debts and now did not recognize the creditors. (SOR Answer)

From June 2006 through August 2011, Applicant obtained student loans to attend university. In November 2007, he received his bachelor's degree and, in October 2009, his master's degree. (Ex. 1, Tr. 14) He was to start repaying his student loan six months after completing his education. However, he did not continue with payments due to his financial situation. (Ex. 3) One creditor, holder of some of his student loans, offered to put the accounts in forbearance for one year. (Ex. 3) He asserted he completed the paperwork and heard nothing more until February 2014, when the Department of Education started garnishing his wages for \$500 monthly. (Ex. 3)

Applicant admitted being \$1,723 past due on his student loan (SOR 1.c). The balance of the student loan was \$15,602. Two years ago, he agreed to have his wages garnished to pay the default. (SOR Answer, Tr. 22, 33) He was paying \$71 monthly on the student loan listed in SOR 1.t (\$10,926) and paying \$52 monthly on the student loan listed in SOR 1.u (\$7,326). As of the hearing date, his pay was garnished for \$124.66 every two weeks to address his state student loans and \$116.93 every two weeks to address his federal student loan debt. (Exs. J and K) As of August 15, 2016, he had paid \$1,994 on his state student loans year-to-date for 2016, and \$1,870 year-to-date on his federal student loan. (Exs. J and K) He is exploring ways to get his student loans out of default, but he is prevented by his current finances from doing so. (Tr. 23) His wage statements indicate his gross pay for two weeks is \$2,942 (Ex. J and K) for an annual gross income of approximately \$76,500.

Applicant denied the collection on a cash loan (SOR 1.d, \$905). In his December 2014 interview, he stated a "friend" had opened the cash loan in his name without his knowledge. (Ex. 3) He stated he knew the individual who had opened the loan because his friend could not get a loan in that person's own name. (Ex. 3, Tr. 39) The friend never made payments on the loan. The lender was to send him a settlement agreement on the loan, which he intended to pay. A year later, in December 2015, he denied the loan and another payday loan (SOR 1.v, \$1,150) stating they had been fraudulently obtained. He did not feel he should have to repay the debts. (Tr. 30)

Applicant admitted the \$801 charged-off account (SOR 1.e). He was required to change banks and the amount represents fees charged by the bank. He asserted he had a verbal agreement to pay \$100 monthly on the debt. (Tr. 26) As of August 2016, he owed \$440 on the debt. (SOR E) Documents show he made payments of \$74 each in September 2016, October 2016, and November 2016, reducing the balance to \$217. (Exs. B, N, O) However, he made a payment of \$67 on November 14, 2016, which reduced the balance on the debt to \$734.⁴ (Ex. O)

Applicant admitted the debts in SOR 1.f (\$578), SOR 1.g (\$771), and SOR 1.j (\$343). These three delinquent accounts are with the same collection agency. (SOR Answer) He denied the medical collection debt listed in SOR 1.h (\$319), which was for his ex-wife's drug treatment. He admits the wireless service debts in SOR 1.i (\$526) and SOR 1.k (\$373). He entered into a repayment agreement whereby he was to pay \$88

⁴ There is nothing in the record indicating why the balance on this debt had increased.

monthly for a year. He paid \$314 between August 2016 and October 2016. (Exs. B, G, N, O) The creditor stated \$176 had been paid on the settlement agreement, and the telephone service provider would not be pursuing payment of the remaining balance. (Ex. O)

Applicant acknowledged the debt in SOR 1.p (\$869) and had contacted the creditor to resolve the matter. (SOR Answer) He does not intend to pay the electrical collection account listed in SOR 1.q (\$1,047). In November 2012, when he left his residence he requested that the electric company put the account in his wife's name. He later learned his ex-spouse had been charged with theft from a public service provider and was required as part of a plea agreement to reimburse the electric company. (SOR Answer) She had installed a bogus electrical meter. (Ex. 3) Applicant stated he had made arrangements to make \$100 monthly payments on the electric bill. (Tr. 27) He provided documentation corroborating a single \$100 payment on August 5, 2016. (Ex. F)

Applicant stated in September 2014, he paid the medical debt listed in SOR 1.r (\$71), but provided no documentation corroborating payment was made. (Ex. 3, Tr. 28) He asserted he contacted the loan company listed in SOR 1.s (\$413) in hopes of reaching a settlement agreement, which he would then pay. The debt was a small signature loan he obtained and he asserts he paid it a month later. (Tr. 42)

Applicant had insurance with the insurance company listed in SOR 1.y (\$226). At renewal time he switched insurance carriers. In December 2015, he intended to contact the insurance company to determine why they claimed he owed the debt. If the debt was valid, he intended to pay it.

Applicant purchased a vehicle which he had to voluntarily return to the finance company. When his wife lost her job, they could no longer afford the monthly payments. (Tr. 29) He was told the finance company would inform him of the balance owed (SOR 1.z, \$8,761) on the loan after the vehicle was sold. He was never contacted by the finance company. As of December 2015, he intended to contact the finance company in hopes of reaching a settlement agreement which he would then pay. (SOR Answer)

Recently, the county attorney intended to file charges against Applicant for writing dishonored checks. (Tr. 30) Applicant states four to six checks were written on an account opened in his name and with his name printed on the checks. However, the bank account was not in his name. (Tr. 30) The county attorney did not bring action in this matter, believing he had not written the check. (Tr. 46) The Office of Personnel Management (OPM) provides him with identity theft monitoring. (Tr. 30) He has not filed police reports on the fraudulent actions. (Tr. 31)

Applicant paid off his vehicle the month before the hearing. (Ex. H, Tr. 32, 35) In August 2016, he made payments of \$812 paying off his furniture leasing debt, a debt not listed as a debt of concern in the SOR. (Exs. B and I) His monthly payments on these two obligations were \$700. (Tr. 37) He asserted he could apply these amounts to his delinquent obligations, but provided no documentation showing additional payments. His

monthly take-home pay is approximately \$3,500. (Tr. 35) He was moving into his girlfriend's home, which he indicated would save him an additional \$500 monthly. (Ex. A, Tr. 35) He has \$15,000 in his 401(k) retirement plan fund. (Tr. 37, 44) He is current on his utility bills. His duty performance was rated as "superior" on his two most recent performance evaluations. (Ex. L and M, Tr. 38) He asserts he has "started making some progress" on his delinquent obligations. (Tr. 55)

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 must be considered in evaluating an applicant's eligibility for access to classified information.

These guidelines are not inflexible rules of law. Instead, recognizing the complexities of human behavior, these guidelines are applied in conjunction with the factors listed in the adjudicative process. The administrative judge's overarching adjudicative goal is a fair, impartial, and commonsense decision. According to AG ¶ 2(a), the adjudication process is an examination of a sufficient period and a careful weight of a number of variables of an individual's life to make an affirmative determination that the individual is an acceptable security risk. This is known as the whole-person concept.

The protection of the national security is the paramount consideration. AG ¶ 2(b) requires that "[a]ny doubt concerning personnel being considered for national security eligibility will be resolved in favor of the 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.

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. . . ." The applicant has the ultimate burden of persuasion to obtain 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 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.

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 of 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

Adjudicative Guideline (AG) ¶ 18 articulates the security concerns relating to financial problems:

Failure 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 or sensitive information . . . An individual who is financially overextended is at greater risk of having to engage in illegal acts or other questionable acts to generate funds.

Additionally, an individual who is financially irresponsible may also be irresponsible, unconcerned, negligent, or careless in properly handling and safeguarding classified information. Behaving responsibly or irresponsibly in one aspect of life provides an indication of how a person may behave in other aspects of life.

A person's relationship with his creditors is a private matter until evidence is uncovered demonstrating an inability or unwillingness to repay debts under agreed upon terms. Absent evidence of strong extenuating or mitigating circumstances, an applicant with a history of serious or recurring financial difficulties is in a position of risk that is inconsistent with holding a security clearance. An applicant is not required to be debt free, but is required to manage his finances to meet his financial obligations.

AG ¶ 19 included three disqualifying conditions that could raise a security concern any may be disqualifying in this case: “(a) inability to satisfy debts;” “(b) unwillingness to satisfy debts regardless of the ability to do so;” and “(c) a history of not meeting financial obligations.”

The Government's substantial evidence and Applicant's own admissions raise security concerns under AG ¶¶ 19(a), 19(b) and 19(c). Applicant owed more than \$40,000 on 26 delinquent obligations, the majority of which have yet to be addressed. The burden shifted to Applicant to produce evidence to rebut, explain, extenuate, or mitigate the security concerns. (Directive ¶ E3.1.15) An applicant has the burden of proving a mitigating condition, and the burden of disproving it never shifts to the Government. (See ISCR Case No. 02-31154 at 5 (App. Bd. September 22, 2005))

Five of the seven 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, a death, divorce or separation, clear victimization by predatory lending practices or identity theft), and the individual acted responsibly under the circumstances;

(c) the person has received or is receiving counseling for the problem from a legitimate and credible source, such as a non-profit credit counseling service, and there are clear indications that the problem is being resolved or is under control;

(d) the individual initiated and is adhering to 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 admitted owing 14 of the delinquent obligations, which totaled more than \$33,000. He denied the 12 additional SOR delinquent obligations, but provided no corroborating documentation that he did not owe these obligations. The majority of his debts remain unpaid. His student loan borrowing did not occur under unusual conditions, nor were the other delinquent obligations incurred under unusual conditions. He provided insufficient evidence to conclude that his financial problems are unlikely to recur. His delinquencies continue to cast doubt on his current reliability, trustworthiness, and good judgment. AG ¶ 20(a) does not apply.

Applicant's financial difficulties were no doubt contributed to by his ex-wife's drug problems and her periods of incarceration. However, he failed to provide specific information about how his ex-wife's conduct adversely affected his finances except for saying she lost two jobs that resulted in the repossession of a vehicle (SOR 1.z, \$8,761) and the electrical bill (SOR 1.q, \$1,047). His assertion that his ex-wife owed the medical debts is not supported by documentation. The 2012 divorce and his ex-wife's drug addiction were circumstances beyond his control that impacted his ability to maintain financial stability. However, the impact of his divorce is reduced because it occurred almost five years ago, and he has been employed in his current job since February 1997. The delinquent obligations have yet to be adequately addressed. He provided no evidence of what responsible steps he took to pay or resolve the majority of his debts. The second prong of AG ¶ 20(b) does not apply.

There is no evidence of financial counseling or clear indications that Applicant's financial problems are being resolved or are under control. AG ¶ 20(c) does not apply to the majority of his delinquent obligations.

In Applicant's December 2014 interview, his December 2015 SOR answer, and at the hearing, he asserted he intended to contact his creditors to determine the validity of the delinquent obligations and arrange repayments schedules on the debts he owed. He provided no documentation as to his attempts to contact the majority of his creditors.

Applicant paid \$314 on the telephone service debt (SOR 1.i, \$526), and the creditor agreed not to pursue repayment of the remaining balance. He provided no documentation showing he paid the \$71 medical debt (SOR 1.r), but this is a minor debt. He provided documentation showing he had made payments of \$289 on his bank debt (SOR 1.e, \$801). He has a garnishment action taking \$241 from his pay every two weeks, which is addressing his federal and state student loan debts. By August 2016, \$3,864 had been garnished from his pay for his three student loan debts during the year. Even though this is a garnishment, I find for him as to his student loan debts (SOR 1.c, \$1,723; SOR 1.t, \$10,926; SOR 1.u, \$7,326), and the three previously listed debts. AG ¶ 20(d) applies to these six debts.

Applicant asserted he had paid his car loan and furniture rental debts, which provided him with \$700 each month, which he intended to apply to his delinquent accounts. Additionally, he asserted that moving in with his girlfriend would provide an additional \$500 monthly to apply to his delinquent accounts. There is no showing that any of this additional \$1,200 monthly amount went to address the remaining SOR delinquent obligations. He provided documents establishing that he paid \$100 on the electric bill (SOR 1.q, \$1,047). He has provided no documentation showing he has recently contacted the remaining SOR creditors. AG ¶ 20(d) does not apply to the remaining debts. Applicant has not provided documented proof to substantiate the basis of the dispute over the 12 SOR debts he denied. AG ¶ 20(e) does not apply.

An applicant is not required to be debt-free or to develop a plan for paying off all debts immediately or simultaneously, but he is required to act responsibly given his circumstances and develop a reasonable plan for repayment, accompanied by "concomitant conduct," that is, actions which evidence a serious intent to effectuate the plan. See ISCR Case No. 07-06482 at 3 (App. Bd. May 21, 2008).

What constitutes the responsible behavior depends on the facts of a given case. Applicant asserts he is attempting to correct his poor financial history, but has failed to establish a plan to resolve financial problems for the majority of his debts and take significant action to implement the plan.

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 relevant circumstances. The administrative judge should consider the nine adjudicative process factors listed at AG ¶ 2(d):

(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.

Applicant's annual household income is approximately \$76,500. He has been aware of the Government's concern about his delinquent obligations since his December 2014 interview when he was specifically confronted about each of his delinquent accounts now listed in the SOR. Additionally, the December 2015 SOR put him on notice of the Government's concern about his delinquent accounts. He provided little information regarding his past efforts to address the majority his delinquent debts and has failed to establish repayment agreements to address the majority of the delinquent debts. Other than the garnishment of his wages to repay his student loans, he has documented payment of less than \$1,000 on his delinquent accounts since 2014.

In Applicant's December 2014 interview, he indicated he did not recognize some of the delinquent obligations. At the hearing, a year and a half later, he still did not recognize some of the debts. He did not make an adequate effort to investigate and identify the delinquent debts on his credit reports and SOR. Applicant has failed to mitigate the security concerns arising from his financial considerations.

This decision should not be construed as a determination that Applicant cannot or will not attain the state of true reform and rehabilitation necessary to be eligible for a security clearance. The determination of an individual's eligibility and suitability for a security clearance is not a once in a lifetime occurrence, but is based on applying the factors, both disqualifying and mitigating, to the evidence presented. Under Applicant's current circumstances, a clearance is not warranted. In the future, if Applicant has paid his delinquent obligations, established compliance with repayment plans, or otherwise substantially addressed his past-due obligations, he may well demonstrate persuasive evidence of his security worthiness.

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. See AG ¶¶ 2(c) and 2(d). Overall, the record evidence leaves me with questions and doubts about Applicant's eligibility and suitability for a security clearance. For all these reasons, I

conclude Applicant did not mitigate the security concerns arising from his delinquent financial obligations.

Formal Findings

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

Paragraph 1, Financial Considerations: AGAINST APPLICANT

Subparagraphs 1.a and 1.b:	Against Applicant
Subparagraph 1.c:	For Applicant
Subparagraph 1.d:	Against Applicant
Subparagraph 1.e:	For Applicant
Subparagraphs 1.f – 1.h:	Against Applicant
Subparagraph 1.i:	For Applicant
Subparagraphs 1.j – 1.q:	Against Applicant
Subparagraph 1.r:	For Applicant
Subparagraph 1.s:	Against Applicant
Subparagraphs 1.t and 1.u:	For Applicant
Subparagraphs 1.v – 1.z:	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. Eligibility for access to classified information is denied.

CLAUDE R. HEINY II
Administrative Judge