



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



In the matter of:)
)
) ISCR Case No. 15-03458
)
)
Applicant for Security Clearance)

Appearances

For Government: Aubrey De Angeles, Esq., Department Counsel
For Applicant: Felipe D. Hueso, Esq.

August 26, 2016

Decision

GOLDSTEIN, Jennifer I., Administrative Judge:

Applicant was alleged to have failed to file his Federal tax returns for tax years 2009 through 2012 and his state tax returns for tax years 2004, and 2008 through 2012, as required by law. Both Federal and state tax liens were filed against him for delinquent taxes. He resolved his state tax lien and is making payments toward the resolution of the Federal tax lien. He verbally contested the two remaining SOR-alleged debts, but failed to document the basis for, or demonstrate a good-faith effort to resolve the disputes. He falsified information regarding his financial record on his 2013 Electronic Questionnaires for Investigations Processing (e-QIP). Applicant failed to mitigate either the financial concerns or the personal conduct concerns. Eligibility for access to classified information is denied.

Statement of the Case

On October 10, 2013, Applicant submitted an e-QIP. On November 24, 2015, the Department of Defense Consolidated Adjudications Facility (DoD CAF) issued a Statement of Reasons (SOR) to Applicant detailing security concerns under Guidelines F (Financial Considerations), and E (Personal Conduct). 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 effective September 1, 2006.

Applicant answered the SOR on January 5, 2016 (Answer), and requested a hearing before an administrative judge. The case was assigned to me on April 4, 2016. The Defense Office of Hearings and Appeals (DOHA) issued a notice of hearing on April 4, 2016, scheduling the hearing for May 11, 2016. The hearing was convened as scheduled. The Government offered Hearing Exhibit (HE) I and Exhibits (GE) 1 through 8. GE 1 through GE 7, which were admitted without objection. GE 8, a report of investigation dated October 9, 2008, was not admitted as it lacked proper authentication under DoD Directive 5220.6 ¶ E3.1.20.¹ Applicant testified on his own behalf and offered sixteen exhibits marked Applicant Exhibit (AE) A through P. AE A through AE P were admitted without objection from Department Counsel. The record was left open for receipt of additional documentation. On June 30, 2016, Applicant presented 48 additional pages of documentation, marked as AE Q through AE S. Department Counsel had no objections to AE Q through AE S, and they were admitted. The record then closed. DOHA received the transcript of the hearing (Tr.) on May 25, 2016.

Findings of Fact

Applicant is 59 years old. He has worked as an employee of a government contractor since October 2013. He is divorced and has one minor son. (GE 1; AE R; Tr. 35-37.)

The Government alleged that Applicant is ineligible for a clearance because he made financial decisions and displayed personal conduct that indicate poor self-control, lack of judgment, or unwillingness to abide by rules and regulations. His financial problems and personal conduct allegedly raised questions about his reliability, trustworthiness, and ability to protect classified information. Applicant was alleged to have failed to file his Federal tax returns for tax years 2009 through 2012; and his state tax returns for tax years 2004, and 2008 through 2012, as required by law (SOR ¶¶ 1.a and 1.b). A state tax lien in the amount of \$2,433.41 was filed against Applicant for unpaid state taxes (SOR ¶ 1.c). A Federal tax lien in the amount of \$10,205.28 was filed against Applicant for unpaid Federal taxes (SOR ¶ 1.d). Additionally, Applicant was delinquent on two other debts totaling \$1,194 (SOR ¶¶ 1.e and 1.f). Personal Conduct concerns arose out his false answers in Section 26 of his e-QIP (SOR ¶¶ 2.a and 2.b.). Applicant admitted the debts and false answer alleged in SOR ¶¶ 1.d through 1.f, and 2.b. He denied the allegations in SOR ¶¶ 1.a through 1.c and 2.a. (Answer; Tr. 9.) The alleged debts were listed on credit reports dated May 21, 2008; December 14, 2013; March 25, 2015; and March 28, 2016. (GE 3 through GE 6.)

Applicant attributed his failure to file and pay his state and federal tax obligations to a series of events beyond his control. He testified that he was suffering from

¹ Applicant had no objection to GE 2, a report of investigation dated December 23, 2013.

depression throughout this period. His mother passed away in September 2006. In 2007 his wife cheated on him. In 2008 he had an accident at work that caused him to be on disability. In 2009 he had surgery to correct the injury. Additionally, in 2009 he separated from his wife. Their divorce was final in 2011. (Tr. 41-44, 68.)

As alleged in SOR ¶ 1.a, Applicant failed to file his Federal tax returns for tax years 2009, 2010, 2011, and 2012, as required by law. They were all filed between March 2014 and May 2014. (AE A; AE B; AE C; AE D; AE S at 9-36.) Applicant's 2013 Federal taxes were filed in a timely manner, on April 15, 2014. He testified all subsequent tax years have similarly been filed in a timely fashion. (AE S at 3; Tr. 57.)

As alleged in SOR ¶ 1.b, Applicant failed to file his state tax returns for tax years 2004, 2008, 2009, 2010, 2011, and 2012, as required by law. Applicant presented unsigned and undated state filings for tax years 2008 (AE E); 2009 (AE F); 2010 (AE G); 2011 (AEH); and 2012 (AE I.). He failed to present any documentation for 2004. He testified that all of his delinquent state tax returns were filed in 2014, but did not substantiate this claim with documentation.

As alleged in SOR ¶ 1.c, a state tax lien was filed against Applicant in 2012 in the amount of \$2,433.31. Applicant testified that he resolved this debt through monthly payments of \$100 from March or April 2014 through December 2015. On January 16, 2016, the lien was released. This debt is resolved. (AE J; AE K; Tr. 45, 49, 57-58, 60.)

As alleged in SOR ¶ 1.d, a Federal tax lien was filed against Applicant in 2010 for the amount of \$10,205.28. As of March 16, 2016, Applicant owed \$32,317.15 for delinquent taxes from tax years 2000, 2002, 2003, 2009, 2010, 2011, and 2012. He made an installment agreement with the IRS to resolve this debt via monthly payments of \$50.² Applicant has made monthly payments on this debt since August 2015. (AE L; AE M; Tr. 45-46, 55-58.)

As alleged in SOR ¶ 1.e, Applicant was indebted to a collection agent for a credit card provider in the amount of \$605. GE 4 reflected that this account has been in collections since March 2009. Applicant testified that he was contacted by the collection agent. He requested documentation to substantiate the underlying debt verbally, but the collection agent never provided it to him. He testified that his credit reports contain an out of state address and he never lived in that state, so the entry for this debt could also be in error. He also noted that this debt no longer appears on his credit report. He failed to present documentation to substantiate a legitimate basis for this dispute. This debt is unresolved. (GE 4; AE N; AE O; AE P; Tr. 47-50, 64.)

As alleged in SOR ¶ 1.f, Applicant was indebted to a collection agent for a credit card provider in the amount of \$589. Applicant's December 14, 2013 credit report reflected that this account has been in collections since March 2009. It also notes that Applicant disputed the account, but the "dispute resolved-customer disagrees." (GE 4.) Applicant testified that he was contacted by the collection agent. He requested

² If Applicant continues to pay only \$50 per month on this debt (or \$600 per year) it will take him more than 53 years to pay off this debt, assuming that no further interest is charged.

documentation to substantiate the underlying debt verbally, but the collection agent never provided it to him. He testified that his credit reports contain an out of state address and he never lived in that state, so this entry could also be in error. He also noted that this debt no longer appears on his credit report. He failed to present documentation to substantiate a legitimate basis for this dispute. This debt is unresolved. (GE 4; AE N; AE O; AE P; Tr. 47-50, 64.)

Applicant testified that he is now able to meet his monthly expenses. He estimated he has \$200 to \$300 left over at the end of the month after his bills are paid. (Tr. 69.) Applicant's credit reports reflect he has no new delinquent debt. (AE N; AE O; AE P.)

On October 10, 2013, Applicant submitted an e-QIP. (GE 1.) He had to complete the e-QIP in one session and had difficulties with the computer program, including the print function. His human resources manager instructed him to complete and submit the e-QIP, but noted that he could clarify matters later in a subject interview. He was unable to review the e-QIP before submitting it due to the print function malfunction. (Tr. 38-41, 51-52.)

In Section 26, Applicant was asked: Taxes: In the past seven (7) years: have you failed to file or pay Federal, state, or other taxes when required by law or ordinance? Applicant answered this question "No", and indicated in the optional comment, "Extension filed, taxes currently being processed." He was also asked whether in the past seven (7) years he had a judgment entered against him; whether he defaulted on any type of loan; whether he had any bills or debts turned over to a collection agency, had any account or credit suspended, charged off, or cancelled for failing to pay as agreed; and whether he had been or was currently 120 days delinquent on any debt. He answered "No" to all of these questions.

Applicant was interviewed by an agent of the Office of Personnel Management (OPM) on December 23, 2013. The report of this interview disclosed, in part:

Subject was asked all of the questions regarding financial issues and he admitted he had tax issues with the [state] and the Internal Revenue Service (IRS) (Discrepant)[.] He also had several old delinquent debts that are still outstanding. He did not list these individual credit cards due to not having all information available when he completed SF86, which he was told needed to be completed within one day. Subject did list a general sentence that he had filed an extension for taxes currently being processed.

Subject did not file [state] and Federal taxes for tax years 2009, 2010, 2011, and 2012. Subject did not have a good reason why he did not file for those years other than he had marital issues and he was trying to take care of his son. Additionally, he had an injury on the job in 2009 and for one year he ha[d] less income. Subject was asked how much he owes the two entities and he thinks he owes about \$5,000 total for both. In

unrecalled month in about 2009, subject contacted the [state tax agency] and set up a payment plan for back taxes for an earlier tax year. He set up a payment plan with unknown person at the [state tax agency] and 4% of his income was sent to pay for upcoming outstanding taxes. This was about \$100 per month. This continued until unrecalled month in 2011 when the tax was fully paid, total amount unrecalled.

After not filing taxes to the [state tax agency] and the IRS for 2009, 2010, 2011, and 2012, subject does not know how much he paid or any balance of taxes owed. Subject did not take any other action until 7/2013 when he contacted [state tax agency] and spoke with an unknown person requesting his outstanding tax information for 2009 through 2012. Subject has not received this information yet.

In 7/2013, subject also sent the IRS a letter stating that he intended to begin payments on his IRS tax liability, amount unknown, starting in 1/2014. . . (GE 2.)

Applicant offered several explanations for his answers, “No,” and “Extension filed, taxes currently being processed,” in Section 26 regarding his taxes. He first testified this was a “mistake” and “clicked the wrong box.” However he then asserted it was because he had filed an extension for the current year. (Tr. 50-56, 61.) His statements do not explain why he did not disclose his delinquent state and Federal returns from the prior tax years. He was clearly aware that he owed both Federal and state taxes that he had not paid, irrespective of the status of the returns. Applicant’s explanation is not credible. He admitted to contacting both his state and Federal agencies about his unpaid and unfiled tax returns in July 2013, three months prior to completing his e-QIP. His answer on his e-QIP was intentionally deceptive. (Tr. 46, 56; 61-62, 80-82.)

Applicant also failed to disclose the debts identified in SOR ¶¶ 1.e and 1.f on his 2013 e-QIP under Section 26. Applicant acknowledged during his interview that he knew of delinquent credit card debt that he did not list because he did not have the information at the time he completed the e-QIP. He testified that he was advised by his human resources office that he could provide details during his subject interview. He further testified that these debts were beyond the time frame he was required to report on. (TR. 46-48.) His credit report demonstrated they were not outside the seven-year scope of the question. (GE 4.) Applicant’s explanations are not credible. He is found to have intentionally failed to disclose the debts described in SOR ¶¶ 1.e and 1.f.

Applicant presented three letters of recommendation from his supervisor and co-workers, and the signatures of 33 co-workers, who all attest that Applicant is trustworthy and responsible. (AE Q.)

Policies

When evaluating an applicant's suitability for a security clearance, the administrative judge must consider the 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(a) 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 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. 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. 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 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, as follows:

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 three conditions that could raise security concerns and may be disqualifying in this case:

- (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.

Applicant's alleged delinquencies began in 2000, when he started incurring Federal taxes that he could not pay. This ongoing and increasing debt led to the filing of a Federal tax lien against him in 2010. He failed to file his 2009-2012 Federal income tax returns, and his 2004 and 2008-2012 state tax returns, in a timely manner as required by law. He currently owes approximately \$32,000 in back taxes to the Federal Government. His Federal tax debt largely continues to date, despite recent efforts to file his delinquent returns and make minimal payments on his debt. Further, he has two outstanding credit card debts that have been in collections since 2009 and have not been resolved. The evidence raises security concerns under all of these conditions, thereby shifting the burden to Applicant to rebut, extenuate, or mitigate those concerns.

The guideline includes five conditions in AG ¶ 20 that could mitigate security concerns arising from Applicant's financial difficulties:

- (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 has filed his Federal income tax returns, albeit extremely late. He testified he also filed his delinquent state tax returns, but did not present sufficient documentation to substantiate this claim. He has resolved the state tax lien and is making minimal payments toward his IRS tax debt. Similarly, he did not present sufficient evidence to establish that his credit card delinquencies are resolved. He has failed to demonstrate that future financial problems are unlikely. Further, the DOHA Appeal Board recently held:

Failure to file tax returns suggests that an applicant has a problem with complying with well-established government rules and systems. Voluntary compliance with these things is essential for protecting classified information. ISCR Case No. 14-04437 at 3 (App. Bd. Apr. 15, 2016). Someone who fails repeatedly to fulfill his or her legal obligations does not demonstrate the high degree of good judgment and reliability required of those granted access to classified information. See, e.g., ISCR Case No. 14-01894 at 5 (App. Bd. Aug. 18, 2015). See *Cafeteria & Restaurant Workers Union Local 473 v. McElroy*, 284 F.2d 173, 183 (D.C. Cir. 1960), *aff'd*, 367 U.S. 886 (1961).³

Applicant's failure to file his Federal and state income tax returns until after meeting with an OPM investigator suggest his questionable judgment persists. The record contains little evidence to show that Applicant's financial problems are behind him and will not return. Mitigation under AG ¶ 20(a) has not been established.

Applicant attributed his financial problems to a series of events from 2007 to 2011. While those events, including his depression, the death of his mother, his separation and divorce, and his medical treatment for his work-related injury, were beyond his control, Applicant failed to demonstrate responsible behavior concerning his debts from 2011 to present. Instead, his efforts to repay the delinquencies are minimal,

³ ISCR Case No. 12-10933 at 3 (App. Bd. June 29, 2016).

untimely, and do not establish responsible action under the circumstances. Mitigation under AG ¶ 20(b) has not been fully established.

There is no documentation supporting completion of any formal financial counseling. Further, there are no clear indications that his financial problems are being resolved or are under control. While he has resolved his state tax lien, his efforts to make \$50 monthly payments on his IRS debt does not establish a good-faith effort to repay his tax debt because the payments are minor and they appear to be an effort to retain his security clearance, rather than a good-faith desire to repay his delinquent financial obligations. His credit card debts remain unresolved. Mitigation under AG ¶¶ 20(c) or 20(d) has not been established.

AG ¶ 20(e) requires Applicant to provide documented proof to substantiate the basis of the dispute or provide evidence of actions to resolve the issue. Applicant has not provided evidence of any formal dispute or a basis for one. While he has verbally disputed SOR ¶¶ 1.e and 1.f, he did not present documentation to support his dispute. While SOR ¶¶ 1.e and 1.f are not identified on his most recent credit report, that may be due to the passing of a statute of limitations instead of a valid dispute by Applicant. Further, the credit report entry (in GE 4) identifying ¶ 1.f noted that Applicant contested that debt, and the entry was resolved, despite Applicant's disagreement. Mitigation under AG ¶ 20(e) has not been established.

Guideline E, Personal Conduct

The security concern for the Personal Conduct guideline is set out in AG ¶ 15:

Conduct involving questionable judgment, lack of candor, dishonesty, or unwillingness to comply with rules and regulations can raise questions about an individual's reliability, trustworthiness and ability to protect classified information. Of special interest is any failure to provide truthful and candid answers during the security clearance process or any other failure to cooperate with the security clearance process.

AG ¶ 16 describes conditions that could raise a security concern and may be disqualifying. The following disqualifying condition is potentially applicable:

(a) deliberate omission, concealment, or falsification of relevant facts from any personnel security questionnaire, personal history statement, or similar form used to conduct investigations, determine employment qualifications, award benefits or status, determine security clearance eligibility or trustworthiness, or award fiduciary responsibilities.

Applicant deliberately failed to disclose his delinquent debts set forth in SOR ¶¶ 1.e and 1.f, as well as his failure to file and pay his outstanding tax obligations identified in SOR ¶¶ 1.a through 1.d (with the exception of the 2004 state tax return, which was beyond the time period required to be disclosed.) Security concerns under AG ¶ 16(a) were established.

AG ¶ 17 provides conditions that could mitigate security concerns. The following are potentially applicable:

- (a) the individual made prompt, good-faith efforts to correct the omission, concealment, or falsification before being confronted with the facts;
- (b) the refusal or failure to cooperate, omission, or concealment was caused or significantly contributed to by improper or inadequate advice of authorized personnel or legal counsel advising or instructing the individual specifically concerning the security clearance process. Upon being made aware of the requirement to cooperate or provide the information, the individual cooperated fully and truthfully;
- (c) the offense is so minor, or so much time has passed, or the behavior is so infrequent, or it happened under such unique circumstances that it is unlikely to recur and does not cast doubt on the individual's reliability, trustworthiness, or good judgment;
- (d) the individual has acknowledged the behavior and obtained counseling to change the behavior or taken other positive steps to alleviate the stressors, circumstances, or factors that caused untrustworthy, unreliable, or other inappropriate behavior, and such behavior is unlikely to recur; and
- (e) the individual has taken positive steps to reduce or eliminate vulnerability to exploitation, manipulation, or duress.

After considering the mitigating conditions outlined above in AG ¶ 17, it is apparent that none of them were established in this case. Applicant did not make prompt or good-faith efforts to correct his falsification or concealment. He waited until he was interviewed by an OPM investigator to disclose his debts including his unfiled taxes. He provided no information that indicates he was ill-advised in completing his e-QIP. While he said that his human resources office told him he could clarify matters during his interview, that advice does not explain why he presented false information with respect to his taxes. Falsifying material information is a serious offense and Applicant has done nothing to show that similar lapses in judgment are unlikely to recur. Further, he failed to take responsibility for his actions. He has not provided sufficient evidence to meet his burden of proof concerning his personal conduct.

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

Applicant has the burden to demonstrate sufficient mitigating information in this case and he has failed to meet that burden. He is a mature individual, who is accountable for the voluntary choices that gave rise to substantial and ongoing security concerns. While Applicant is considered honest and trustworthy by those that know him at work, he failed to establish that he has the good judgment required to hold a security clearance. Neither rehabilitation nor unlikelihood of recurrence were shown. Overall, the record evidence leaves me with questions and doubts as to Applicant's eligibility and suitability for a security clearance. For all these reasons, Applicant has not mitigated the Financial Considerations or the Personal Conduct security concerns.

Formal Findings

Formal findings for or against Applicant on the allegations set forth in the SOR, as required by ¶ 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:	For Applicant
Subparagraph 1.d:	Against Applicant

Subparagraph 1.e:
Subparagraph 1.f:

Against Applicant
Against Applicant

Paragraph 2, Guideline E:

AGAINST APPLICANT

Subparagraph 2.a:
Subparagraphs 2.b:

Against Applicant
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