



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



In the matter of:

Applicant for Security Clearance

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ISCR Case No. 15-03570

Appearances

For Government: Candace L. Garcia, Esq., Department Counsel

For Applicant: *Pro se*

01/06/2017

Decision

LOUGHRAN, Edward W., Administrative Judge:

On November 16, 2015, the Department of Defense (DOD) issued a Statement of Reasons (SOR) to Applicant detailing security concerns under Guideline F, financial considerations. The action was taken under Executive Order (EO) 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) implemented by the DOD on September 1, 2006.

Applicant responded to the SOR on December 1, 2015, and elected to have the case decided on the written record in lieu of a hearing. The Government's written case was submitted on March 9, 2016. Applicant responded with a series of documents. The case was assigned to me on November 2, 2016. On December 16, 2016, I proposed to the parties that this case was appropriate for a summary disposition in Applicant's favor. Department Counsel did not object.

The SOR alleges five medical debts and charged-off first and second mortgage loans. Applicant paid the medical debts, and the mortgage loans were resolved by a short sale with no evidence of a deficiency. Her current finances are sound. Based on

the record evidence as a whole, I conclude that the security concerns are mitigated under the following mitigating conditions: AG ¶¶ 20(a), 20(c), and 20(d).

The concerns over Applicant's history of financial problems do not create doubt about her current reliability, trustworthiness, good judgment, and ability to protect classified information. In reaching this conclusion, I weighed the evidence as a whole and considered if the favorable evidence outweighed the unfavorable evidence. I also gave due consideration to the whole-person concept. Accordingly, I conclude that she met her ultimate burden of persuasion to show that it is clearly consistent with the national interest to grant her eligibility for access to classified information. This case is decided for Applicant.

Edward W. Loughran
Administrative Judge