DEPARTMENT OF DEFENSE
DEFENSE OFFICE OF HEARINGS AND APPEALS

In the matter of:	)	
	)	
	)	ISCR Case No. 16-03936
	)	
Applicant for Security Clearance	)	

Appearances

For Government: Mary M. Foreman, Esq., Department Counsel
For Applicant: Spouse, Personal Representative

06/06/2018

Decision

RICCIARDELLO, Carol G., Administrative Judge:

Applicant mitigated the security concerns under Guideline B, foreign influence, and Guideline F, financial considerations, but failed to mitigate the security concerns under Guideline E, personal conduct. Eligibility for access to classified information is denied.

Statement of the Case

On April 27, 2017, the Department of Defense Consolidated Adjudications Facility (DOD CAF) issued to Applicant a Statement of Reasons (SOR) detailing security concerns under Guideline B, foreign influence, Guideline E, personal conduct, and 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) effective within the DOD on September 1, 2006. On June 8, 2017, new AG were implemented and are effective for decisions issued after that date.[1]

[1] I considered the previous AG, effective September 1, 2006, as well as the new AG, effective June 8, 2017. My decision would be the same if the case was considered under the previous AG.

Applicant answered the SOR on May 24, 2017, and requested a hearing before an administrative judge. The case was assigned to me on August 23, 2017. Due to a hurricane and delays associated with federal funding, the hearing was scheduled and canceled several times. The Defense Office of Hearings and Appeals (DOHA) issued the final notice of hearing on April 2, 2018. I convened the hearing as scheduled on April 18, 2018. The Government offered exhibits (GE) 1 and 2. Applicant testified and offered Applicant Exhibit (AE) A. There were no objections to any of the exhibits offered, and they were admitted into evidence. DOHA received the hearing transcript on April 26, 2018.

Findings of Fact

Applicant denied all of the allegations in the SOR. After a thorough and careful review of the pleadings, testimony, and exhibits submitted, I make the following findings of fact.

Applicant is 60 years old. He holds a bachelor's degree and a master's degree. He served in the military for four years and was honorably discharged. He was married from 1980 to 2015 and has three grown children. He remarried in 2016. His wife is a citizen of Azerbaijan and has permanent resident status in the United States. She has a daughter who is a naturalized citizen of the United States and two grandsons. Applicant has worked for federal contractors since 1984 and has held a security clearance during that time.[2]

In approximately 2010, Applicant's employer required him to move from State A to State B. If he declined he would be fired. The project he was assigned had numerous problems and was very stressful. He was not given any relocation reimbursements. He moved in June 2010. He owned a house in State A. He could not sell his house because the mortgage was more than the amount he would be able to sell it for. He and his wife were living in a small apartment in State B.[3]

In 2012, the tenants that were living in Applicant's house in State A were repeatedly late in paying the rent on the house. They eventually moved out without paying what they owed. Applicant's health was declining, and he was hospitalized while on a work trip. In 2013, he and his wife separated. He was responsible for two households and payments on his home in State A. He withdrew money from his pension plan to pay bills. There were tax consequences to his withdrawal from his pension plan. He failed to timely file his 2013 federal and state income tax returns. He requested his accountant file an extension, but it was done late. At around the same time, he was transferred to another state, which required another move. He and his wife did not reconcile, and they started divorce proceedings in December 2014. Their divorce was final in April 2015.[4]

[2] Tr. 24-27.

[3] Tr. 29-30.

[4] Tr. 64, 67.

Applicant had hoped his house in State A would fund his retirement. He had invested all of his savings into the house and intended to sell it for a profit. When his tenants rented it they expressed an interest in purchasing it. Instead they damaged the house. Applicant testified he spent his savings to repair the damages.[5]

Applicant filed both his 2013 federal and state income tax returns late, but before the extension expired. He arranged to pay his state income taxes through an installment agreement and completed payment in October 2014. He delayed paying his Federal income taxes because of other bills. Money was withheld by the IRS and some payments were made in 2015 before a five-year installment agreement was implemented in 2016. Applicant made monthly payments and then made a lump-sum payment to resolve the balance he owed on his Federal tax debt. He withdrew money from his pension plan to make the lump-sum payment. There was no penalty associated with the withdrawal because of his age. Applicant testified that 2013 was the only year he failed to file his tax returns timely. He no longer has a tax debt to the IRS.[6]

Sometime in early 2013, while separated from his wife, Applicant posted a profile on an Internet dating site because he was lonely. He met several people from Ghana who were persistent in maintaining contact with him. He began chatting with them. From 2013 to 2015, Applicant provided approximately $20,000 in financial support to Person X from Ghana that he met online. At the time, he believed this person was a woman. In 2015, he learned the person was a man participating in a fraudulent Internet scheme (SOR ¶ 1.a). He testified that he gave Person X money because he would talk to him. He explained that you can be anyone you want to be when you are online, and you do not have to be yourself. Person X told Applicant that he did not have much money. Applicant said he is a "soft touch."[7] He never met Person X. Applicant admitted that after learning of the scam and false identity of Person X, he gave him an additional $75 because Person X was hungry.[8]

Applicant testified that around mid-2015, he was diagnosed with a deadly cancer. He had no one to take care of him, so he decided because he was not going to live long he would travel to Ghana to meet Person X, which he did in October 2015. He was also corresponding with another woman, Person Y, from Ghana at the time. He had questions about his contacts in Ghana that he wanted answered. Applicant later learned he was misdiagnosed and at that time did not have a deadly cancer.[9]

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[5] Tr. 64-65.

[6] Tr. 66-74; GE 2; AE A.

[7] Tr. 34.

[8] Tr. 31-32, 54, 61-64; GE 2.

[9] Tr.41-44.

After Applicant arrived in Ghana, he could not locate Person X. He learned that Person Y with whom he had been corresponding was actually two women. Before he traveled to Ghana, Person Y had been pressuring him to pay a sum of money for a wife, which he said he was not interested in. He became aware that the contacts he had in Ghana were part of romance schemes that were run by an organized crime syndicate. He was taken to a place to meet a woman, but soon realized the armed men were there to extort money from him. Applicant was concerned he would be killed. The men took him to a bank so he could withdraw money on the guise it was for meeting and marrying a woman, but Applicant was acutely aware it was extortion. He paid the men approximately $3,600. He had no intention of marrying a woman, but his original intent was to meet and talk with a woman. Applicant testified that after the men left him at his hotel, he reported the incident to the police, but they were corrupt and also wanted money from him. Applicant believes the police are part of the fraudulent romance schemes.[10] (SOR ¶¶ 1.c and 1.d)

After this incident, Applicant provided approximately $800 in financial support for Person Y. He was in the United States and was aware that she had already extorted money from him through her cohorts. He communicated with her for about four more months. He testified she told him she had a broken leg, and her father was diabetic. He said he saw a photo of her with a broken leg.[11] (SOR ¶ 1.b)

From approximately December 2015 to February 2016, Applicant provided approximately $2,000 in financial support to a third woman from Ghana whom he met online. He later learned that she provided false information about her identity to him and was part of a fraudulent Internet scheme. He testified that he provided her support because she has two children. He knew it was a scam when he sent her money. He explained that he felt sorry for people who lived in poverty and was trying to help her. He admitted that at the time he was thinking about finding a spouse in Ghana. (SOR ¶ 1.e) The last financial payment made to any person from Ghana was in January 2016. Applicant confirmed that he was making these fraudulent payments while he was aware he owed delinquent state and Federal taxes. He no longer communicates with anyone from Ghana. He reported these contacts on his security clearance application and also reported his foreign travel.[12]

Applicant's current wife immigrated to the United States and was sponsored by her daughter who came on a student visa. His wife is a permanent resident of the United States. Her daughter married and became a U.S. citizen. Applicant met his current wife online in March 2014, and met her in person the next day. They had several dates. She returned to Azerbaijan from May 2014 until November 2014. She traveled again to Azerbaijan from January 2016 to February 2016. Their relationship became serious when she returned in February 2016. Applicant's wife intends on applying for naturalization

[10] Tr. 39, 44-54, 61.

[11] Tr. 32-33, 35-39.

[12] Tr. 35-38, 55-61, 64.

when she is eligible. She owns an apartment in Azerbaijan worth approximately $500,000. She returns to Azerbaijan to check on the property because she cannot trust someone to do it for her. Her only family is Applicant, her daughter, and two grandchildren. She is financially self-sufficient. She and Applicant began living together in February 2016 and married in April 2016. She was unaware of any of the fraudulent romantic schemes that Applicant was involved in. She learned of them after they were married.[13]

Applicant attributed his decisions to a stressful period in his life. He has learned a lesson. He is sorry for his past conduct. He is currently battling stage 4 renal cancer. He likes his job and believes he has made major contributions to the industry.[14]

Policies

When evaluating an applicant's national security eligibility, the administrative judge must consider the AG. In addition to brief introductory explanations for each guideline, the adjudicative guidelines list potentially disqualifying conditions and mitigating conditions, which are 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, 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(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 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. 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. Directive ¶ E3.1.15 states an "applicant is responsible for presenting witnesses and other evidence to rebut, explain, extenuate, or mitigate facts admitted by applicant or proven by Department Counsel, and has the ultimate burden of persuasion as to obtaining 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

[13] Tr. 75-90.

[14] Tr. 74, 90-92.

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 that an 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 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 B, Foreign Influence

AG ¶ 6 expresses the security concern regarding foreign influence:

> Foreign contacts and interests, including, but not limited to, business, financial, and property interests, are a national security concern if they resulted in divided allegiance. They may also be a national security concern if they create circumstances in which the individual may be manipulated or induced to help a foreign person, group, organization, or government in a way inconsistent with U.S. interests or otherwise made vulnerable to pressure or coercion by any foreign interest. Assessment of foreign contacts and interests should consider the country in which the foreign contact or interest is located, including, but not limited to, considerations such as whether it is known to target U.S. citizens to obtain classified or sensitive information or is it associated with a risk of terrorism.

AG ¶ 7 describes conditions that could raise a security concern and may be disqualifying. I have considered all of them and the following are potentially applicable:

> (a) contact, regardless of method, with a foreign family member, business or professional associate, friend, or other person who is a citizen of or resident in a foreign country if that contact creates a heightened risk of foreign exploitation, inducement, manipulation, pressure, or coercion;
>
> (b) connections to a foreign person, group, government, or country that create a potential conflict of interest between the individual's obligation to protect classified or sensitive information or technology and the individual's desire to help a foreign person, group, or country by providing that information;

(e) shared living quarters with a person or persons, regardless of citizenship status, if that relationship creates a heightened risk of foreign inducement, manipulation, pressure, or coercion; and

(i) conduct, especially while traveling or residing outside the U.S. that may make the individual vulnerable to exploitation, pressure, or coercion b a foreign person, group, government, or country.

Applicant's wife is a citizen of Azerbaijan. She is a permanent resident of the United States. Her daughter and two grandchildren are citizens and residents of the United States. She owns property in Azerbaijan, but there was no evidence that Applicant has an interest in it. The evidence is insufficient to conclude that Applicant's association with his wife creates a heightened risk of foreign exploitation, inducement, manipulation, pressure, or coercion. There is insufficient evidence to conclude his connections with her create a potential conflict of interest. I find no disqualifying conditions apply to Applicant's wife.

Applicant communicated online and later traveled to Ghana to meet people he met online. He was unaware of their true identity. He sent money to several people he met online who were from Ghana and part of a fraudulent scheme. Money was extorted from him while he was in Ghana. After becoming aware of the fraudulent scheme, he provided money to people who were involved in the scheme. AG 7(i) applies.

After the Government produced substantial evidence of the disqualifying condition, the burden shifted to Applicant to rebut it or otherwise prove mitigation. The following mitigating conditions under AG ¶ 8 are potentially applicable to the disqualifying security concerns based on the facts:

(a) the nature of the relationship with foreign persons, the country in which these persons are located, or the positions or activities of those persons in that country are such that it is unlikely the individual will be placed in a position of having to choose between the interests of a foreign individual, group, organization and interests of the U.S.;

(b) there is no conflict of interest, either because the individual's sense of loyalty or obligation to the foreign person, group, government, or country is so minimal, or the individual has such deep and longstanding relationships and loyalties in the U.S., that the individual can be expected to resolve any conflict of interests in favor of the U.S. interests; and

(c) contact or communication with foreign citizens is so casual and infrequent that there is little likelihood that it could create a risk for foreign influence or exploitation.

Applicant was made vulnerable to exploitation, manipulation, pressure and coercion through his online communication with foreign nationals who were perpetrating

a fraud. He became involved in their schemes and provided them money. Applicant has ceased all contact with them. He understands the consequences of his actions. Based on all of the facts, I do not believe that the risk of foreign influence continues to exist. The above mitigating conditions apply. However, Applicant's conduct and actions regarding these contacts more appropriately will be addressed under the personal conduct guideline and whole-person analysis.

Guideline F, Financial Considerations

The security concern for financial considerations is set out in AG ¶ 18:

> Failure 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 or sensitive information. Financial distress can also be caused or exacerbated by, and thus can be a possible indicator of, other issues of personnel security concern such as excessive gambling mental health conditions, substance misuse, or alcohol abuse or dependence. An individual who is financially overextended is at greater risk of having to engage in illegal or otherwise questionable acts to generate funds. Affluence that cannot be explained by known sources of income is also a security concern insofar as it may result from criminal activity, including espionage.

This concern is broader than the possibility that an individual might knowingly compromise classified information in order to raise money. It encompasses concerns about an individual's self-control, judgment, and other qualities essential to protecting classified information. An individual who is financially irresponsible may also be irresponsible, unconcerned, or negligent in handing and safeguarding classified information.[15]

The guideline notes several conditions that could raise security concerns. I have considered all of the disqualifying conditions under AG ¶ 19, and the following are potentially applicable:

> (f) failure to file or fraudulently filing annual Federal, state, or local income tax returns or failure to pay annual Federal, state, or local income tax as required.

Applicant failed to timely file his 2013 Federal and state income tax return. He owed Federal income taxes for tax year 2013 that were not paid timely. The above disqualifying condition applies.

[15] *See* ISCR Case No. 11-05365 at 3 (App.Bd. May 1, 2012).

The guideline also includes conditions that could mitigate security concerns arising from financial difficulties. The following mitigating conditions under AG ¶ 20 are potentially applicable:

> (d) the individual initiated and is adhering to a good-faith effort to repay overdue creditors or otherwise resolve debts; and
>
> (g) the individual has made arrangements with the appropriate tax authority to file or pay the amount owed and is compliance with those arrangements.

Applicant had many stressors taking place in his life from 2013 to 2015. He was overwhelmed with heath issues; marital issues; delinquent rental payments by his tenants; and job stressors. He withdrew money from his pension plan, which created tax consequences. He was late in obtain a filing extension. Applicant filed his delinquent 2013 tax returns, paid his state taxes and was on a payment plan with the IRS to satisfy his tax liability. He recently made a lump-sum payment to resolve the outstanding balance. His conduct, although somewhat concerning because he was making payments to foreign nationals while he owed taxes, appears to be an aberration. I find the above mitigating conditions apply.

Guideline E: Personal Conduct

AG ¶ 15 expresses the security concern for personal conduct:

> 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. I find the following potentially applicable:

> (c) credible adverse information in several adjudicative issue areas that is not sufficient for an adverse determination under any other single guideline, but which, when considered as a whole, supports a whole-person assessment of questionable judgment, untrustworthiness, unreliability, lack of candor, unwillingness to comply with rules and regulations, or other characteristics indicating that the individual may not properly safeguard classified or sensitive information;
>
> (d) credible adverse information that is not explicitly covered under any other guideline and may not be sufficient by itself for an adverse determination, but which, when combined with all available information, supports a whole-person assessment of questionable judgment,

untrustworthiness, unreliability, lack of candor, unwillingness to comply with rules and regulations, or other characteristics indicating that the individual may not properly safeguard classified or sensitive information;

(e) personal conduct, or concealment of information about one's conduct, that creates a vulnerability to exploitation, manipulation, or duress by a foreign intelligence entity or other individual group. Such conduct includes: (1) engaging in activities which if known, could affect the person's personal, professional, or community standing; and

(g) association with persons involved in criminal activity.

From 2013 to 2015, Applicant sent approximately $20,000 in financial support to a person from Ghana he met online and believed to be a woman, but later learned was a man participating in a fraudulent Internet scheme. In 2015, he provided $800 to woman from Ghana he met online and later learned provided him false information about her identity and was part of a fraudulent Internet scheme. He traveled to Ghana in 2015 to meet a woman and get to know her. While there $3,600 was extorted from him from a man that was part of a fraudulent scheme. Despite later becoming aware of the fraud perpetrated on him, from December 2015 to February 2016, Applicant provided approximately $2,000 in financial support to a third woman from Ghana who he met online and knew was part of the scheme. Additionally, after learning of the fraud, Applicant provided another $75 to one of his perpetrators. Applicant became aware that the schemes were being conducted by an organized crime syndicate in Ghana.

Applicant's conduct raises concerns about his willingness to engage in risky activity without understanding the full ramifications of his actions. These activities involved traveling to a foreign country while holding a security clearance. Despite becoming aware of the criminal element, he continued to pay money to some of his perpetrators. His questionable judgment and actions raise concerns under the above disqualifying conditions.

After the Government produced substantial evidence of those disqualifying conditions, the burden shifted to Applicant to rebut them or otherwise prove mitigation. Four mitigating conditions under AG ¶ 17 are potentially applicable to the disqualifying security concerns based on the facts:

(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 contributed to the untrustworthy,

> unreliable, or other inappropriate behavior, and such behavior is unlikely to recur;
>
> (e) the individual has taken positive steps to reduce or eliminate the vulnerability to exploitation, manipulation, or duress; and
>
> (g) association with persons involved in criminal activities was unwitting, has ceased, or occurs under circumstances that do not cast doubt on upon the individual's reliability, trustworthiness, judgment, or willingness to comply with rules and regulations.

Applicant was going through a difficult period in his life when he began communicating with people online who were from Ghana. His contact with criminal elements in Ghana was unwitting and has ceased. He no longer communicates with anyone from Ghana. The issue is not his communication, but risks that he took by traveling there and sending money with little knowledge of who he was actually communicating with. He did this all while holding a security clearance. Applicant's conduct is not minor or infrequent. There is insufficient evidence to conclude that it is unlikely to recur and does not cast doubt on his reliability, trustworthiness or good judgment. AG ¶ 17(g) applies. AG ¶ 17(c) does not apply.

Applicant acknowledged his behavior and has taken positive steps to alleviate the factors that contributed to his inappropriate behavior. Although it appears Applicant has put this chapter of his life behind him, and his vulnerability is reduced, his repeated questionable judgment and decisions over several years when there were obvious warning signals continue to be a concern. Applicant was overwhelmed with issues in his life and somewhat distraught when he was making poor decisions. It is too soon to conclude that his life is sufficiently stable that he will not succumb to similar conduct in the future. Even after becoming aware of the fraudulent schemes, he continued to provide money to two of the perpetrators. It does not appear that Applicant's conduct was illegal. However, his repeated association with unknown foreign nationals; traveling to a country to meet them; and providing them significant amounts of money while he had a tax liability at the time showed poor judgment. I find AG ¶¶ 17(d) and 17(e) have some application. Although there is some mitigation, I do not find it is sufficient to mitigate the personal conduct concerns.

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(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.

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 Guidelines B, E, and F in my whole-person analysis. Some of the factors in AG ¶ 2(d) were addressed under those guidelines, but some warrant additional comment.

Applicant is 60 years old. He is a veteran and has worked in the defense industry since 1984. He has held a security clearance during this time. Applicant appears to be a nice, hard-working, honest man who was vulnerable and taken advantage of. Applicant's decision-making during a period when things were not going well in his life raises questions about his judgment. His willingness to send money to people he did not know before he paid his delinquent tax debt; his risky behavior of traveling to a foreign country to meet people he met online; providing money to foreign people he did not know; and after becoming aware of their fraudulent schemes, he continued to provide money raise concerns about his judgment that are not mitigated. All of his conduct occurred while holding a security clearance.

Applicant has filed his delinquent tax returns and paid his delinquent tax debt. His wife is a permanent resident of the United States with some financial ties to Azerbaijan, but her emotional ties are in the U.S. I have considered Applicant's lack of judgment as it relates to the three Guidelines alleged and although individually the factual aspects may not be disqualifying, his lack of judgment in each is a concern. Therefore, I find the security concerns raised under Guideline F, financial considerations, and Guideline B, foreign influence, are mitigated. However, the record evidence leaves me with questions and doubts about Applicant's judgment, eligibility, and suitability for a security clearance. For the reasons stated above, I conclude Applicant failed to mitigate the personal conduct security concerns under Guideline E.

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 E:	AGAINST APPLICANT
Subparagraphs 1.a-1.e:	Against Applicant

Paragraph 2, Guideline B:	FOR APPLICANT
Subparagraphs 2.a-2.b:	For Applicant
Paragraph 3, Guideline F:	FOR APPLICANT
Subparagraphs 3.a-3.c:	For Applicant

Conclusion

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

_____
Carol G. Ricciardello
Administrative Judge