



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



In the matter of:)
)
 [Redacted]) ISCR Case No. 17-00943
)
 Applicant for Security Clearance)

Appearances

For Government: Julie Mendez, Esq., Department Counsel
For Applicant: *Pro se*

01/25/2018

Decision

FOREMAN, LeRoy F., Administrative Judge:

Applicant submitted a security clearance application on August 8, 2016. On April 27, 2017, the Department of Defense Consolidated Adjudications Facility (DOD CAF) sent her a statement of reasons (SOR), alleging security concerns under Guideline F (Financial Considerations). The DOD CAF acted under Executive Order (Exec. Or.) 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, 2006.¹ Applicant timely answered the SOR and requested a hearing.

The case was assigned to me on December 12, 2017, and I conducted the hearing as scheduled on January 17, 2018. On the same day, I notified Department

¹ Security Executive Agent Directive 4 (SEAD 4), was issued on December 10, 2016, revising the 2006 adjudicative guidelines for all adjudicative decisions issued on or after June 8, 2017. The SEAD 4 revision of the adjudicative guidelines did not affect my recommended decision in this case.

Counsel that I intended to issue a summary disposition in Applicant's favor. Department Counsel did not object.

The SOR alleged three delinquent debts, which Applicant admitted, thereby establishing the disqualifying conditions in AG ¶¶ 19(a) (inability to satisfy debts) and 19(c) (a history of not meeting financial obligations). Applicant's debts were caused by periods of unemployment and underemployment. She presented documentary evidence that she paid one debt in full and was making payments pursuant to payment agreements for the other two debts, thereby establishing the mitigating conditions in AG ¶¶ 20(b) (conditions beyond her control) and 20(d) (good-faith effort to repay creditors).

I conclude that Applicant has met her burden of persuasion to show that it is clearly consistent with the national interest to grant her eligibility for access to classified information. Clearance is granted.

LeRoy F. Foreman
Administrative Judge