



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



In the matter of:	)	
	)	
REDACTED	)	ISCR Case No. 17-00974
	)	
Applicant for Security Clearance	)	

**Appearances**

For Government: Aubrey M. De Angelis, Esq., Department Counsel  
For Applicant: *Pro se*

02/02/2018

**Summary Decision**

MENDEZ, Francisco, Administrative Judge:

On May 3, 2017, the Department of Defense sent Applicant a Statement of Reasons (SOR) alleging security concerns under the financial considerations guideline. Applicant answered the SOR and requested a decision on the administrative (written) record. With his Answer, Applicant provided documentation regarding a debt consolidation plan (DCP) and the monthly payments he made from April 2014 through May 2017 to resolve his debts (as of the SOR, over \$10,500 paid into the DCP).

On August 25, 2017, Department Counsel sent Applicant a file of relevant material (FORM). With the FORM, Department Counsel forwarded to Applicant eight exhibits, pre-marked Items 1 – 8. Applicant submitted a response and submitted a number of documents, which were collectively marked Item 9. Item 9 consists of further documentary proof of payments and resolution of past debts, as well as updated credit reports that reflect favorably on Applicant's current financial situation (all accounts paid as agreed and over 800 credit score). Without objection, Items 1 – 9 are admitted into the record.

On January 17, 2018, I was assigned the case and subsequently received written confirmation that Applicant remains sponsored for a security clearance. After reviewing the evidence, I contacted the parties and informed them that, unless an objection was raised, I intended to fairly, quickly, and efficiently resolve the case through summary disposition. On February 1, 2018, Department Counsel noted that the Government did not object to summary disposition in this case. (Exhibit I.)

Applicant is a 57-year-old married father of two. He and his wife will be celebrating their 35<sup>th</sup> wedding anniversary in March. He and his wife have permanent guardianship of their granddaughter and recently went through the legal expense of adopting her. He is an information technology specialist and has been employed as a cleared federal contractor since at least 2006. He holds a good reputation at his job for his work, technical knowledge, reliability, and trustworthiness.

Applicant experienced financial trouble when he was hit with a number of unanticipated legal, medical, and car and house repair bills. He started to rely on credit cards to pay his bills but, when he fell behind 30 days on one of his credit cards, the interest rate on all them increased. He started accumulating delinquent debt. He and his wife then moved in with his mother-in-law to cut down on expenses. He was able to address and resolve a number of his debts, including a \$9,000 legal bill for his granddaughter's adoption, on his own. In approximately May 2014, he hired a debt consolidation firm to help him resolve his remaining credit card debt. In June 2014, Applicant self-reported his financial problems and that he was considering resolving his outstanding debt through a DCP to his supervisor and security manager. He also reported the information on his June 2015 security clearance application and discussed his financial issues during his security clearance investigation. He provided documentation with his Answer and FORM Response showing that he addressed and resolved his past financial problems. His present financial situation does not raise a security concern. The mitigating conditions listed at Adjudicative Guidelines ¶¶ 20(a) – 20(d) apply. Overall, the record evidence leaves me with no questions or doubts about Applicant's present eligibility for a security clearance.

### **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 F (Financial Considerations):      **FOR APPLICANT**

Subparagraphs 1.a – 1.c:      **For Applicant**

### **Conclusion**

In light of the record evidence, it is clearly consistent with the interests of national security to grant Applicant initial or continued eligibility for access to classified information. Applicant's request for a security clearance is granted.

---

Francisco Mendez  
Administrative Judge