



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



In the matter of: )  
)  
) ISCR Case No. 17-01669  
)  
Applicant for Security Clearance )

**Appearances**

For Government: Alison O'Connell, Esq., Department Counsel  
For Applicant: *Pro se*

02/08/2018

**Decision**

LOUGHRAN, Edward W., Administrative Judge:

On June 2, 2017, the Department of Defense (DOD) issued a Statement of Reasons to Applicant detailing security concerns under Guideline F, financial considerations.<sup>1</sup> Applicant responded to the SOR on June 27, 2017, and requested a hearing before an administrative judge. The case was assigned to me on December 14, 2017. The hearing was held as scheduled on January 24, 2018. On February 6, 2018, I proposed to the parties that this case was appropriate for a summary disposition in Applicant's favor. Department Counsel did not object.

Applicant's financial problems were caused by her husband's unemployment and her unsuccessful attempt to make a living through her private law practice. She paid, settled, or otherwise resolved a number of debts that were not alleged in the Statement of Reasons (SOR). Of the three debts alleged in the SOR, she settled the largest debt, and the creditors for the two smaller debts issued IRS Forms 1099-C (Cancellation of

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<sup>1</sup> This case is adjudicated 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, which became effective on June 8, 2017.

Debt) forgiving the debts. She established a plan to resolve her financial problems, and she took significant action to implement that plan. 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(b), 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.

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Edward W. Loughran  
Administrative Judge