



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



In the matter of:)
)
) ISCR Case No. 17-03465
)
Applicant for Security Clearance)

Appearances

For Government: Adrienne Driskill, Esq., Department Counsel
For Applicant: *Pro se*

05/15/2018

Decision

TUIDER, Robert J., Administrative Judge:

On March 24, 2016, Applicant submitted a Questionnaire for National Security Positions (SF-86). On November 6, 2017, after reviewing the application and information gathered during a background investigation, the Department of Defense (DOD) Consolidated Adjudications Facility, Fort Meade, Maryland, sent Applicant a statement of reasons (SOR), explaining it was unable to find that it was clearly consistent with the national interest to grant him eligibility for access to classified information.¹ The SOR detailed the factual reasons for the action under the security guideline known as Guideline F for financial considerations. Applicant timely answered the SOR and requested a hearing.

¹This 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 (AG), which became effective on June 8, 2017.

On March 7, 2018, the case was assigned to me. On April 16, 2018, the hearing was held as scheduled. After reviewing Applicant's hearing transcript, evidence, and post-hearing evidence, I emailed the parties indicating that this case was appropriate for a summary disposition in Applicant's favor. Applicant did not object. Department Counsel had 10 days to consider the matter and provided written notice that Department Counsel did not object.

Applicant's SOR alleged allegations under Guideline F consisting primarily of a past-due mortgage, credit card debt, and cell phone bills that arose following an untenable and costly housing situation and income loss after his spouse's work hours were significantly reduced. Applicant has regained control of his finances and paid, is paying, or otherwise resolved all of his debts. Applicant successfully held a secret clearance for the past eight years and has an excellent reputation for trustworthiness. Based on the record evidence as a whole, I conclude that Department Counsel presented sufficient evidence to establish the facts alleged in the SOR under Guideline F. I also conclude that Applicant presented sufficient evidence to explain, extenuate, or mitigate the facts admitted by Applicant or proven by Department Counsel. In particular, I conclude that the financial considerations security concerns are resolved in whole or in part under the mitigating conditions AG ¶¶ 20(a) through 20(d).

The concerns over Applicant's history of financial problems do not create doubt about his 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 or *vice versa*. I also gave due consideration to the whole-person concept. Accordingly, I conclude that he met his ultimate burden of persuasion to show that it is clearly consistent with the national interest to grant his eligibility for access to classified information. This case is decided for Applicant.

Robert J. Tuidor
Administrative Judge