

DISCLOSURE INFORMATION OF STOCKHOLDER-ELECTED DIRECTOR NOMINEES

Nomination Region I



H. Keith Clements, age 58, was born in the Snyder, Texas area in Scurry County where he currently lives. Mr. Clements is a self-employed farmer whose operation includes 4,400 acres of dryland cotton. He and his family represent the third generation on the home place, and he farms in a partnership with his wife and son. His wife, son, and daughter-in-law also do business with Lone Star Ag Credit. Mr. Clements has farmed for 38 years, and farming has been his principal occupation for the past five years. He graduated from the Ira, Texas School District and earned an Associate's Degree from Western Texas College. He currently serves on the board of Producers Coop Gin (cotton ginning) in Colorado City, Texas. He previously served on the Ira School Board and the Scurry County Appraisers Board. He is member and deacon of the First Baptist Church of Ira. He and his wife Carla have one son, two daughters and five grandchildren.



Cody Hughes, age 39, was raised on a family farm in Roscoe, Texas. Mr. Hughes is a sixth generation farmer who farms cotton and wheat in Nolan, Mitchell and Fisher Counties. Mr. Hughes farms individually and through a partnership with his father, CWH Farms. His wife and parents also do business with Lone Star Ag Credit. He and his wife Amy and two children, reside on their farm south of Roscoe, where they also maintain a cow/calf operation. Before returning to farm full time, Mr. Hughes graduated from Tarleton State University with a degree in Agricultural Services & Development. After College, he was employed by the United States Department of Agriculture (USDA), Farm Service Agency (FSA) for seven years. He served as County Executive Director of Victoria, Gaines and Jones County. While employed with FSA, Mr. Hughes was nominated by the state office and detailed to Washington, DC to assist with newly passed Farm Bills. Mr. Hughes currently serves as a member of the National Cotton Council, Nolan County Farm Bureau, Plains Cotton Cooperative Association, Rolling Plains Cotton Growers and Central Rolling Plains CO-OP Gin. He is a supporter of the Highland FFA and Nolan County Junior Livestock Show.

Nomination Region IV



Gil Flautt, V, age 28, is a resident of the Novice Community in the Blossom area of Lamar County, Texas. Mr. Flautt is a self-employed rancher whose beef cattle operation includes cows, calves and yearlings. Ranching has been his principal occupation for the past five years. He earned a BS degree in Agribusiness from Sam Houston State University and returned to his family's ranch upon graduation. He currently serves on the board of the Paris Rodeo and Horse Club. He is a member of the Texas Farm Bureau and the Novice Baptist Church. His wife, Celeste Flautt, also does business with Lone Star Ag Credit.



Robert Garriott, age 57, began farming & cow/calf operation with his dad in 1977. Mr. Garriott still operates the farm with 80 head of cows and cutting and baling 2500 rolls a year. Part of Mr. Garriott's business is conducted through Red River Pizza Properties, LP. Mrs. Garriott, also is a stockholder of Lone Star Ag Credit. In the mid 1980's with a growing family of wife, two sons & daughter, he went to work for Ben E Keith as Manager of Special Events and Marketing for Anheiser-Busch in Dallas, Texas. He enjoyed twelve years with Anheiser-Busch and during his career there experienced and learned many different aspects of marketing, customer service and entertainment industry.

Since becoming a Restaurant owner in 1997, he has steadily built his business from one to fourteen locations in three states having enjoyed tremendous growth in the Dallas-Fort Worth metroplex. Mr. Garriott states he believes in the culture of "Guest Service" and that is what differentiates them from other companies. His companies strive to do whatever it takes to satisfy his guests, and believes this is a key component to his successful growth. Mr. Garriott also owns commercial retail properties that they lease and maintain in the DFW area, with additional properties in Colorado.

Nomination Region VI



Asa G. Langford, age 37, was born in the Lampasas, Texas area in Lampasas County where he currently resides. Mr. Langford is a self-employed rancher whose operation includes a cow-calf herd, stocker cattle, small grains and hay. He, along with his brother, owns an order-buying company, and he also is part owner of a feedlot. Ranching has been his principal occupation for the past five years, and he has been involved in his family's ranch operation for 13 years. His operation is headquartered with his residence in Lampasas County with other portions of his business spread into Coryell, Burnet, Mills and Knox Counties. His wife, his brother and his sister, along with their spouses, also do business with Lone Star Ag Credit. He is a graduate of Lampasas High School and earned a BS degree in Agricultural Economics from Texas A&M University. Mr. Langford is a member of the Lampasas County Farm Bureau and the Texas and Southwestern Cattle Raisers Association. He is a member and deacon of School Creek Baptist Church, and he and his wife Jonna have a son and a daughter.



Cam S. Welch, age 50, was born in Abilene, Texas, grew up in the Waco area, and currently lives in Dallas, Texas in Dallas County. He is the president, chairman of the board and owner of Sterling Roof Systems, Inc., a heavy commercial and industrial roofing and sheet metal contractor. He has 27 years' experience in the roofing industry, and working in the roofing industry has been his principal occupation for the past five years. He also has a cow calf ranching operation in Bosque County and a ranch in Sterling County that focuses on wildlife management, brush control and land improvement. Mr. Welch conducts a portion of his business through Welch Ranch and Cattle Company, LLC. Mr. Welch earned a BBA degree in Business from Texas Tech University in 1991. He serves on the board of Sterling Roof Systems (roofing contractor) and is a member of the Texas and Southwestern Cattle Raisers Association, the Texas Wildlife Association, Coastal Conservation Association and Highland Park United Methodist Church. He and his wife Stacey, who is also a Lone Star Ag Credit stockholder, have two teenage sons.