

QUALIFICATIONS OF CARMEN K. BIERSCHWALE

Educational Background:

Kilgore High School (1998), Kilgore, Texas
Texas A&M University, College Station, Texas
Bachelor of Science, Agricultural Economics (2002)

Educational Courses Taken through Texas A&M:

AGEC 105 Introduction to Agricultural Economics
AGEC 221 Computer Application in Agriculture
AGEC 314 Marketing Agricultural Products
AGEC 317 Quantitative Analysis in Agricultural Economics
AGEC 325 Farm and Ranch Management
AGEC 330 Financial Management in Real Estate
AGEC 340 Agricultural Law
AGEC 422 Land Economics
AGEC 425 Advanced Farm and Ranch Management, Rural Entrepreneurship
AGEC 429 Agricultural Policy
AGEC 447 Agricultural Prices
AGEC 485 Directed Studies
AGRO 301 Soil Science
ECON 202 Principles of Microeconomics
ECON 203 Principles of Macroeconomics
ECON 323 Microeconomic Theory
ECON 410 Macroeconomic Theory
STAT 303 Statistical Analysis in Agriculture

Professional Experience

- Presently the Office Manager for Bierschwale Land Company, LLC, located in Junction, Texas.
- Contracted to serve as the Secretary/Treasurer for the Texas Chapter ASFMRA.
- Employed at Loanstar, Inc. / Nelnet, Inc. from Sept 2001 through November 2007.

Mrs. Bierschwale began working as the Office Manager for Bierschwale Land Company in 2010. She works alongside her husband, Justin Bierschwale, father-in-law, Paul Bierschwale, and brother-in-law, Aaron Bierschwale. The company also employs an Appraiser Trainee, Nathan Tonne, and a Broker, Scott Phillips. Mrs. Bierschwale oversees general business operations and manages all the bookkeeping for the company.

Mrs. Bierschwale is also contracted by the Texas Chapter of the ASFMRA to serve as the Secretary/Treasurer. In this role, Carmen oversees operations which include management of the Chapter's general membership, the committees and Board of Directors; coordinating two annual membership meetings and providing appraiser continuing education and general bookkeeping for the organization. In addition, the Chapter publishes an annual Rural Land Value Trends each year which Carmen helps to construct. She has served in this role since April of 2010.

Prior to working for Bierschwale Land Company, Mrs. Bierschwale was employed by LoanStar, Inc., a student loan servicing company. She began working for LoanStar, Inc in September 2001 as a student while attending Texas A&M University. Following graduation from Texas A&M, LoanStar hired her full-time. In 2005 LoanStar was acquired by Nelnet, Inc. During her employment with LoanStar/Nelnet, Mrs. Bierschwale had numerous jobs primarily in the Loan Originations and System Operations departments. In Loan Originations, she was Team Lead and Analyst for the Stafford and Parent PLUS loans. She managed 13 employees to ensure loan applications were processed in a timely manner and adhering to the required federal application guidelines. Once processed, she oversaw the student loan funding was transferred from the appropriate bank lender to the desired institution. In System Operations, she was the company's only project manager. In 2005 when Nelnet acquired LoanStar, she was promoted to Supervisor of the regional School Servicing Center.

While attending Texas A&M University, Mrs. Bierschwale had a two semester internship working for Dr. Rouquette and Dr. Clary at the Texas A&M Research and Extension Center in Overton, Texas.

Mrs. Bierschwale graduated from Texas A&M University in December of 2002 with a Bachelor of Science degree in Agricultural Economics. When not working for the family business, Carmen is busy with her and Justin's three children, Jade, Brock and Koda.