



# Disaster Recovery

## A Different Perspective

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# The Week Before

- Katrina Develops
- Into The Gulf of Mexico
- We Are The Bull's-eye
- Evacuation



# Hurricane Katrina

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# From The Eye Of The Storm

- Personal Reflections
- The Big One Hits
- The Day After
- Isolated



# Back To Work

- Making Do
- Where Is Everyone
- Convoy To Despair
- Dark Days
- We Go Home



# Disaster Recovery

- The Scope Of The Problem
- Our Solutions
- We Look Outside... FALMS
- We Look Inside... Hurricane Hope

# Still More Challenges

- Loss Draft
- The Multitudes Gather
- Halls Come In Handy
- A Big Runoff
- More Help From Afar



# No Shortage Of Challenges

- 800 Without Flood Insurance
- Mississippi MDA... A plan that works
- Louisiana LRA Road Home... A plan with problems
- Where Are You?
- Two Hundred Missing
- Two Thousand Waiting



# No Shortage Of Challenges

- Another Quandary
- To Rebuild Or Foreclose?



# Summary

- Homebuyer Counseling is essential part of the home buying process
- A requirement for flood coverage should be made on all loans if it is available
- Review your Disaster Recovery plan...

You might just need it one day.

- The value of our Relationships
  - Freddie Mac and Fannie Mae's assistance
  - Southwest Business Corp – Insurance Outsource
  - First American – Tax Outsource and Loss Mitigation



# Summary

- **We're coming back!**
  - 95% of our staff has returned to New Orleans
  - Total delinquencies are down to 5.6%
    - Pre-Katrina: 4% or a 50% increase.
  - Acquired Aulds, Horne, and White of Shreveport, LA
  - Portfolio is now larger than pre-Katrina levels
  - **Our Saints are back in New Orleans, and were ONE win from being in the Super Bowl!**
  - **Goal for 2007:**
    - **Put Katrina behind us...**





Thank you for your time.

