

Katherine Porter

UC Irvine School of Law, 401 E. Peltason Dr., Irvine, CA 92697-8000

kporter@law.uci.edu

AREAS OF EXPERTISE

Consumer Law, Bankruptcy and Debtor-Creditor Law, Financial Institutions, Commercial Law (Secured Transactions and Payment Systems), Residential Mortgages and Housing Law, Empirical Studies of Legal Systems, State Attorneys General, and Public/Private Enforcement of Civil Law.

EXPERIENCE

- Professor of Law, UC Irvine School of Law 2011–present
Taught consumer law, bankruptcy, secured transactions, transition to practice, role of state attorneys general, business colloquium, and consumer bankruptcy seminar.
Founded and co-taught Consumer Protection Clinic, a six-unit course, that exposed students to innovative legal and policy work related to the National Mortgage Settlement.
Advisory Board, UC Irvine Civil Justice Research Institute, which explores, through interdisciplinary, academically-based and independent research, how the civil justice system can be made more available to everyone seeking relief.
Co-Founder, with Prof. Benjamin van Rooij, of the Compliance Lab, an interdisciplinary effort to advance the study and practice of compliance with a unique focus on compliance as a tool for achieving behavioral and organizational change.
- Professor, University of Iowa College of Law 2005–2011
Associate Professor from July 2005 to June 2010; Professor July 2010 to July 2011.
Taught bankruptcy, commercial law, and consumer law, including courses on mortgages, state collection law, and credit cards.
Nominated for Collegiate Teaching Award in 2007, 2008, and 2009.
Elected to University Faculty Senate and Faculty Council (Spring 2008).
- Robert Braucher Visiting Professor, Harvard Law School 2010–2011
Taught bankruptcy and seminar on empirical analysis of law.
- Visiting Associate Professor, University of California, Berkeley School of Law 2009–2010
Taught bankruptcy and secured transactions.
- Visiting Associate Professor, University of Illinois College of Law Fall 2008
Taught intensive 1-credit course on credit cards.
- Visiting Associate Professor of Law, William S. Boyd School of Law, UNLV 2004–2005
Taught bankruptcy, secured transactions, and seminar on consumer credit.
- Business Bankruptcy Project Update, Cambridge, MA 2004
Project Director for empirical study of 400 chapter 11 cases undertaken by Professor Elizabeth Warren and Professor Jay Lawrence Westbrook.

Stoel Rives LLP, Portland, OR 2002–2004
Associate attorney in bankruptcy and creditors' rights practice group.

The Honorable Richard S. Arnold, Little Rock, AR 2001–2002
Law clerk to Judge Richard S. Arnold, U.S. Court of Appeals for the Eighth Circuit.

AWARDS AND HONORS

InnovAction Award, College of Law Practice Management, recognizing innovation and ingenuity in the delivery of legal services (2013).

Orange County Metro's Hot 25, honoring those who have profound influence in the county (2013).

Southeastern Bankruptcy Law Institute Distinguished Visiting Scholar, Georgia State College of Law, visiting for two, one-week stints giving faculty and public workshops, and holding student consultations (2013).

Champion of Consumer Rights Award, National Association of Consumer Bankruptcy Attorneys, honoring those who serve consumers in need of bankruptcy relief (2012).

Daily Journal's Top 100 Lawyers in California, recognizing most influential attorneys doing cutting-edge legal work in California (2012).

Editor's Prize for best article, American Bankruptcy Law Journal, for *Did Bankruptcy Reform Fail?: An Empirical Study of Consumer Debtors* (2008–2009).

PUBLICATIONS

BOOKS

MODERN CONSUMER LAW (Aspen Publishers/Wolters Kluwer 2016). First edition law school textbook. Coverage of Dodd-Frank Act, CFPB, consumer credit, warranties, and public/private enforcement. Theoretical frame that situates modern consumer law as evolution from common law of contracts and torts. Novel opening chapters examine boundaries of consumer law, definitions of consumer, and the sources of consumer lawmaking. Extensive teachers' manual providing additional research and pedagogical strategies.

THE LAW OF DEBTORS AND CREDITORS: TEXT, CASES, AND PROBLEMS (Aspen Publishers/Wolters Kluwer, 7th ed. 2014) (with Elizabeth Warren, Jay Westbrook, & John Pottow). Leading bankruptcy textbook, providing comprehensive coverage of consumer and business bankruptcy. Thoroughly updated in 2014 to restructure coverage of consumer bankruptcy and expand coverage of bankruptcy sales and corporate governance in bankruptcy. Teachers' manual of several hundred pages gives detailed response to problems.

BROKE: HOW DEBT BANKRUPTS THE MIDDLE CLASS (Stanford University Press, 2012)(editor and co-author). Book supported by competitively-awarded grant from University of Iowa Obermann Center. Authored the book's introduction, appendix, and a substantive chapter. Designed materials to use the book in a seminar on consumer bankruptcy. Course has been taught by professors at other institutions. See www.sup.org/broke.

BOOK CHAPTERS

Risk Allocation in Homeownership: Revisiting the Role of Mortgage Contract Terms (with Tara Twomey), in SHARED RESPONSIBILITY, SHARED RISK, Jacob Hacker & Ann O’Leary eds. (Oxford University Press, 2012).

College Lessons: The Financial Risks of Dropping Out, in BROKE: HOW DEBT BANKRUPTS THE MIDDLE CLASS, Katherine Porter ed. (Stanford University Press, 2012).

Debtors’ Assessments of Bankruptcy Financial Education (with Deborah Thorne), in CONSUMER KNOWLEDGE AND FINANCIAL DECISIONS, Douglas Lamdin ed. (Springer Press, 2012).

Recent Issues in Asbestos Bankruptcies, 2004 NORTON ANN. SURV. OF BANKR. L. 219.

ARTICLES

“No Money Down” Bankruptcy, 90 S. CAL. L. REV. ____ (2017) (with Pamela Foohey, Robert Lawless, and Deborah Thorne), available at https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2925899.

Cracking the Code: An Empirical Analysis of Consumer Bankruptcy Outcomes, 101 MINN. L. REV. 1031 (2017) (with Sara Greene and Parina Patel).

The Complaint Conundrum: Thoughts on the CFPB’s Complaint Mechanism, 7 BROOK. J. CORP. FIN. & COM. L. 57 (2012). Symposium volume.

The Damage of Debt, 69 WASH. & LEE L. REV. 979 (2012). Symposium volume.

The Pretend Solution: An Empirical Study of Bankruptcy Outcomes, 90 TEX. L. REV. 103 (2011).

Life after Debt: Understanding the Credit Restraint of Bankruptcy Debtors, 18 AM. BANKR. INST. L. REV. 1 (2010).

Saving Up for Bankruptcy, 98 GEORGETOWN L.J. 289 (2010) (with Ronald J. Mann).

Did Bankruptcy Reform Fail?: An Empirical Study of Consumer Debtors, 82 AM. BANKR. L.J. 349 (2008) (peer-reviewed) (with five co-investigators of 2007 Consumer Bankruptcy Project). Awarded 2008–09 Editor’s Prize for best article.

Bankrupt Profits: The Credit Industry’s Business Model for Postbankruptcy Lending, 93 IOWA L. REV. 1369 (2008).

Saving Homes in Bankruptcy: Housing Affordability and Loan Modifications, 2008 Utah L. Rev. 1123 (with John Eggum and Tara Twomey) (reprinted excerpt in 7 NORTON BANKR. L. ADVISER 1) (2009). Symposium volume.

Mistake and Misbehavior in Bankruptcy Mortgage Claims, 87 TEX. L. REV. 121 (2008).

Financial Education of Bankrupt Families: Attitudes & Needs, 24 J. OF CONSUMER EDUC. 15 (2007) (peer-reviewed) (with Deborah Thorne).

The Failure of Bankruptcy’s Fresh Start, 92 CORNELL L. REV. 67 (2006) (with Deborah Thorne).

The Potential and Peril of BAPCPA for Empirical Research, 71 MO. L. REV. 963 (2006). Symposium volume.

Phantom Farmers: Chapter 12 of the Bankruptcy Code, 79 AM. BANKR. L.J. 727 (2005) (peer-reviewed). Symposium volume.

Going Broke the Hard Way: The Economics of Rural Failure, 2005 WISC. L. REV. 969.

Extension of Section 524(g) of the Bankruptcy Code to Nondebtor Parents, Affiliates and Transaction Parties, 59 BUS. LAW. 503 (2004) (with Susan Power Johnston).

SHORTER ACADEMIC WORKS

Credit Slips blog, co-founder and regular contributor (repeat recognition as one of the American Bar Association Journal's Top Law Blawgs), www.creditslips.org. (July 2006–April 2017).

Repeat Studies of Repeat Filers: How We Should Learn About Law, 89 AM. BANKR. L.J. 159 (2015).

Arrears and Default Costs of Homeowners, 22 NACTT QUARTERLY 15 (2010).

Interpreting Data, A Reply to Professor Pardo, 83 AM. BANKR. L.J. 47 (2009) (peer-reviewed) (with five other co-investigators of 2007 Consumer Bankruptcy Project).

The Debt Dilemma, 106 MICH. L. REV. 1167 (2008) (reviewing RONALD J. MANN, CHARGING AHEAD: THE GROWTH AND REGULATION OF PAYMENT CARD MARKETS (2006)).

In the Best Interests of the INS: An Analysis of the 1997 Amendments to the Special Immigrant Juvenile Law, 27 J. LEGIS. 441 (2001).

WORKS IN PROGRESS

The Graying of the U.S. Bankruptcy System, (with Robert Lawless and Deborah Thorne).

Struggling to Bankruptcy, (with Pamela Foohey, Robert Lawless, and Deborah Thorne).

ORIGINAL EMPIRICAL PROJECTS

Consumer Bankruptcy Project, co- principal investigator. 2013–present.

Collaborators: Pamela Foohey, Robert Lawless and Deborah Thorne. Ongoing data collection of demographic and financial characteristics of bankruptcy debtors. Periodic collection planned for several years. Sample size of thousands of debtors. Data includes hundreds of variables from bankruptcy court records and debtor surveys.

Assessing Success and Failure in Chapter 13 Bankruptcy, principal investigator. 2008–2010

Telephone interviews with national random sample of bankruptcy debtors who did not complete their chapter 13 cases. Fully funded by the National Conference of Bankruptcy Judges' Endowment for Education and the University of Iowa Social Science Funding Program.

2007 Consumer Bankruptcy Project, co-principal investigator. 2007–2009

National study of more than 2,000 consumer bankruptcy debtors. Co-investigator with interdisciplinary team of researchers. Particular research interests in student loan debt, effects of severe financial distress, and military families in bankruptcy. Funded by the

American Association of Retired Persons, the Robert Wood Johnson Foundation, and others.

- Mortgage Study*, principal investigator. 2006–2008
Empirical examination of the intersection of homeownership and bankruptcy. Sample of 1,733 bankruptcy cases from 24 states. Co-investigator with Tara Twomey. Fully funded by the National Conference of Bankruptcy Judges' Endowment for Education.
- 2001 Consumer Bankruptcy Project*, project director. 2001–2002
Large empirical study of consumer bankruptcy administered by interdisciplinary team of researchers. Data used in dozens of publications in law and other social sciences.

SCHOLARLY PRESENTATIONS (selected)

- Struggling to Bankruptcy*, speaker, Leeds School of Business Boulder Summer Conference on Consumer Financial Decision Making (May 23, 2016).
- How to Create and Energize Consumer Law in the Curriculum and Academy*, speaker, Teaching Consumer Law Conference, Center for Consumer Law (May 20, 2016).
- Bankruptcy Myth Busters*, speaker, Eighth Circuit Judicial Conference (May 4, 2016).
- Oh Yeah, Make Me: The Costs of Entrepreneurial Resistance to Compliance*, speaker, BYU Law School Law & Entrepreneurial Action Conference (Feb. 26, 2016).
- Explaining Chapter 13*, faculty workshop, Northwestern Pritzker School of Law (Feb. 8, 2016).
- Hidden Hardships in Consumer Bankruptcy*, faculty workshop, University of San Diego School of Law (Sept. 11, 2015).
- Developing Transparent Disclosures via Consumer-Centric Research*, speaker, Marketing and Public Policy Conference, Washington, D.C. (June 5, 2015).
- A Single Legal System for Consumer Bankruptcy*, speaker, Jean Braucher Memorial Symposium, University of Arizona College of Law (Apr. 17, 2015).
- The Ideal of Rough Justice: Consumer Protection as Business, and Business in Consumer Protection*, speaker, Bill Whitford Symposium, Temple University School of Law (Oct. 24, 2014).
- Computerized Delivery of Consumer Law*, speaker, Teaching Consumer Law, University of Houston Center for Consumer Law (May 31, 2014).
- Financial and Regulatory Aspects of Homeownership—Consumer Markets*, panelist, Reimagining Homeownership: A Working Conference, Notre Dame Law School (Oct. 10–11, 2013).
- Payment Technologies: Past, Present and Future*, provocateur, Institute for Money, Technology & Financial Inclusion, UC Irvine School of Law (Feb. 25, 2013).
- Fringe Banking Issues*, panel discussant, Teaching Consumer Law in an Evolving Economy conference, University of Houston Law Center (May 18–19, 2012).

Finance, Credit, and the Public Interest, panel discussant, Business Law as Public Interest Law Symposium, UC Irvine School of Law (Apr. 13, 2012).

The Government's Customer: Thoughts on the CFPB's Complaint Mechanism, speaker, The CFPB After a Year Symposium, Brooklyn Law School (Mar. 2, 2012).

The Consequences of Financial Distress, keynote address, Money, Wealth & the Common Good Symposium, Viterbo University (Feb. 8, 2011).

The Pretend Solution: An Empirical Study of Bankruptcy Outcomes, faculty workshop, Suffolk Law School (Feb. 23, 2011); Harvard Law School (Feb. 10, 2011); University of Connecticut School of Law (Jan. 26, 2011); University of Iowa College of Law (Dec. 5, 2010).

Life after Debt: Understanding the Credit Restraint of Bankruptcy Debtors, faculty workshops, St. John's Law School (Feb. 1, 2010); Duke Law School (Feb. 18, 2010).

The Damage of Debt, faculty workshops, Notre Dame Law School (Oct. 30, 2009); UC Berkeley School of Law (Nov. 4, 2009); Maurer College of Law, University of Indiana-Bloomington (Nov. 13, 2009); James Rogers College of Law, University of Arizona (Nov. 16, 2009); UC Irvine School of Law (Dec. 14, 2009); Seton Hall Law School (Feb. 3, 2010); UC Davis School of Law (Mar. 18, 2010).

Risk Allocation in Homeownership: Reviewing the Role of Mortgage Contract Terms, presenter, Shared Responsibility, Shared Risk, Center for American Progress (Oct. 16, 2009); UC Berkeley School of Law (May 7, 2009).

Saving up for Bankruptcy, presenter, American Law and Economics Association Annual Meeting (May 17, 2009); faculty workshop, Florida State Law School (Jan. 15, 2009).

Assessing Success in Chapter 13 Bankruptcy, workshop, Conference on Commercial Law Realities, University of Texas School of Law (Mar. 28, 2009).

Falling Further Behind: Default Costs and Homeownership, presenter, The Subprime Housing Crisis: Interdisciplinary Policy Perspectives, University of Iowa Public Policy Center (Oct. 11, 2008).

Borrowing After Bankruptcy, presenter, Conference on Commercial Law Realities, Harvard Law School (Feb. 28, 2008); Big Ten Aspiring Scholars Conference, University of Indiana (Aug. 6, 2007); Center for Law, Business, and Economics, University of Texas School of Law (Dec. 5, 2006).

The Structural and Empirical Benefits of Mortgage Modification in Bankruptcy, symposium speaker, Subprime Meltdown: The Law & Finance of the American Home Mortgage Market, University of Utah College of Law (Feb. 25, 2008).

Profiting from Profligates: Postbankruptcy Lending, presenter, Conference on Empirical Legal Studies, New York University School of Law (Nov. 10, 2007).

The Bright Side of BAPCPA for Empiricists, symposium speaker, Interdisciplinary Perspectives on Bankruptcy Reform Symposium, University of Missouri School of Law (Feb. 24, 2006).

LEGISLATIVE TESTIMONY AND BRIEFINGS (selected)

Regulatory Perspectives: A View from the Sponsor and California's Lending Regulators, Informational Hearing on The Homeowner Bill of Rights (SB 900/AB 278), convened by State Senator Lou Correa (Oct. 1, 2013).

By the Numbers: Mortgage Relief in California, Briefing with staffers from California legislature and the Office of the Governor (Sept. 19, 2013).

Legislative Staffers Briefing on Foreclosure Mitigation Programs in California, Federal Reserve Bank of San Francisco and Office of Congressman John Garamendi (Sept. 12, 2012 and Dec. 6, 2012).

Hearing on Consumer Protection and Middle Class Wealth Building in an Age of Growing Household Debt, Testimony before U.S. Senate Committee on Banking, Housing, and Urban Affairs, Subcommittee on Financial Institutions and Consumer Protection (Oct. 4, 2011).

Hearing on TARP Foreclosure Mitigation Programs, Testimony before the Congressional Oversight Panel on TARP (Oct. 27, 2010).

Policing Lenders and Protecting Homeowners, Testimony before the U.S. Senate Judiciary Committee, Subcommittee on Administrative Oversight and Courts (May 6, 2008).

The Foreclosure Prevention and Sound Mortgage Servicing Act of 2008 (H.R. 5679), Written Testimony before U.S. House Subcommittee on Housing and Community Opportunity (Apr. 16, 2008).

The Credit Cardholders' Bill of Rights of 2008: Providing New Protections for Consumers, Testimony before U.S. House Committee on Financial Services, Subcommittee on Financial Institutions and Consumer Credit (March 13, 2008).

Older Americans and Credit Cards, Testimony before U.S. House Committee on Financial Services, Subcommittee on Financial Institutions and Consumer Credit (Aug. 7, 2007).

SERVICE TO GOVERNMENT (selected)

When the Bad Guys Go Bankrupt, CFPB Visiting Professor talk (July 21, 2016).

Building a Consumer Protection System in Myanmar, invited expert consultant to U.S. Department of Commerce Commercial Law Development Program and USAID. In Taunggyi and Nay Pyi Taw, Myanmar, consulted with the Ministry of Commerce's Consumer Affairs Division and presented public awareness programs. (Aug. 27-Sept. 6 2015).

Consumer Protection and Bankruptcy in Myanmar, invited expert consultant to U.S. Department of Commerce Law Development Program and USAID. Made public presentations in Yangon and Mandalay, Myanmar. Provided technical assistance on bankruptcy to Supreme Court in Nay Pyi Taw, Myanmar. (May 5-14, 2015).

The Fallacy of Choice: A Proposal for a Single Consumer Bankruptcy Chapter, Central District of California Bankruptcy Judges 2015 Meeting (Feb. 28, 2015).

What's in a Credit Report, Federal Judicial Center Workshop for Bankruptcy Judges (Aug. 14, 2014).

The California Monitor Program: A Case Study, Conference of Western Attorney Generals, Annual Meeting (July 23, 2013).

Mortgage Claims: Separating the Wheat from the Chaff, Federal Judicial Center Workshop for the 9th Circuit District Judges (July 15, 2013).

The National Mortgage Settlement: What Every Bankruptcy Judge Needs to Know, webinar, Federal Judicial Center (June 27, 2013).

National Mortgage Settlement Educational Briefing for Command Financial Specialists, San Diego Naval Base (June 20, 2012).

Roundtable discussion with Secretary of Housing and Urban Development Shaun Donovan and California Attorney General Kamala Harris on mortgage crisis and the National Mortgage Settlement (May 2, 2012).

Mortgage Ownership Issues, Federal Judicial Center Workshop for Bankruptcy Judges (Aug. 4, 2011 and Mar. 23, 2011).

Life After Debt: What Happens After Bankruptcy, Federal Judicial Center Workshop for Bankruptcy Judges (July 27, 2010).

Safe Products Conference, panelist, Federal Deposit Insurance Corporation (June 4, 2010).

Debtor v. Creditor, Federal Judicial Center Workshop for Bankruptcy Judges (July 11, 2009).

Instructor, Debtor-Creditor Academy, Federal Trade Commission, Division of Financial Practices Academy (Oct. 14, 2008).

Capital Markets "Advances" and Impacts on Consumers, The Current State of Capital Markets: Federal Judicial Center program (Mar. 5, 2008).

Mistake and Misbehavior in Mortgage Claims, Department of Justice, Executive Office of the U.S. Trustee (July 24, 2007).

Advised U.S. Senate committee members on statutory drafting of legislation to regulate credit card industry (Apr. 2007).

SERVICE TO ACADEMIC COMMUNITY (selected)

Committee on Privilege and Tenure, University of California, Irvine (2016–2019).

Peer reviewer, Cambridge University Press (2016); Sociological Forum (2016); Stanford University Press (2014); Law & Society (2014); Social Problems (2012); American Bankruptcy Law Journal (2011); Journal of Policy Analysis and Management (2011); Journal of Empirical Studies (2010; 2011); International Journal of Consumer Studies (2008); Institute of Civil Justice, Rand Corporation (2007).

Advisory Board Member, Institute for Money, Technology and Financial Inclusion, UC Irvine. Serve annually as grant reviewer. (2012–present).

Advisory Committee, American Bankruptcy Institute Law Review (2009–present).

The Death of Disclosure, convenor and moderator of a conference with 40 regulatory and financial services representatives on the gap between legal disclosure and consumer communication. Explored innovative strategies and technology solutions to improve consumer navigation of the law. Irvine, CA (May 1, 2014).

Chair, Section on Debtor-Creditor Law, Association of American Law Schools (2010).

Guest blogger, SALT law blog, www.saltlaw.org/blog (June 2010).

Chair-Elect, Section on Debtor-Creditor Law, Association of American Law Schools (2009).

Executive Committee, Section on Debtor-Creditor Law, Association of American Law Schools (2007, 2008).

Executive Committee, Section on Financial Institutions and Consumer Financial Services, Association of American Law Schools (2008).

SERVICE TO LEGAL PRACTICE AND PROFESSIONAL COMMUNITIES (selected)

The Mortgage Servicing Collaborative, The Urban Institute’s Housing Finance Policy Center. Selected for participation in the Collaborative, which is dedicated to improving access to credit by identifying and generating support for reforms that can address the high cost of servicing mortgages. (2017-present).

Conferee, National Bankruptcy Conference (2009–present). Elected member of Executive Committee (2013-present). Served as secretary (2013-2016).

Member, American Association for Justice (2017-present).

Fellow, American Bar Foundation (2016-present).

Advisory Board Member, California Self-Help Credit Union and Center for Responsible Lending (2013–present).

Cracking the Code: What Predicts Chapter 13 Outcomes, keynote speaker, National Association of Chapter 13 Trustees (Jan. 20, 2017).

Member, California State Bar Consumer Financial Services Committee (2013–2016).

Reporter, Uniform Law Commission Study Committee on the Transfer and Recording of Consumer Debt (2015–2016).

Co-convenor, Servicing Summit HOPE NOW Alliance (Apr. 21–22, 2016)

Education Planning Committee, National Conference of Bankruptcy Judges, Annual Meeting (2016).

Complain Like a Champion: Innovations for Consumers, Advocates, and Government, speaker, National Consumer Law Conference (Nov. 13, 2015).

Identity Theft: Your Legal Rights, speaker, Osher Lifelong Learning Center (Oct. 14, 2015).

What's in a Credit Report?, speaker, Utah Bankruptcy Forum (Oct. 6, 2015).

Mortgage Servicing Developments, Housing Policy Council Annual Meeting (June 3, 2015).

Consumer Communications, keynote speaker, HOPE NOW Alliance (Apr. 24, 2015).

How to Win Friends and Legally Influence Government, Mortgage Servicing Conference (Apr. 23, 2015).

Consumer Potpourri: What's Sizzling, What's Fizzling, National Conference of Bankruptcy Judges (Oct. 9, 2014).

What's in a Credit Report?, speaker, National Workshop for Bankruptcy Judges (Aug. 14, 2014).

Tricks and Traps for Homeownership Advocates, invited presenter, Nationstar Mortgage Community Partners Summit, Irving, TX (June 4, 2014).

Collateral, Valuation, and Borrower Risk—Meeting QM Standards, panel moderator, CoreLogic Risk Summit (July 26, 2013).

CoreLogic Women's Business Council Speaker Series, panel discussant (May 1, 2013).

What Every Business Bankruptcy and Commercial Lawyer Needs To Know About The Home Mortgage Securitization Crisis, co-presenter with the Honorable Bruce Markell, Financial Lawyers Conference (Feb. 7, 2013).

10 Strategies for Better Bankruptcy Outcomes—A Mini-Arsenal of Best Practices, Novel Approaches and Innovative Ideas that Might Just Improve the Consumer Bankruptcy System, co-presenter with John Rao and Tara Twomey, ABI Midwestern Bankruptcy Institute (Oct. 5, 2012).

Keynote speaker, National Association of Consumer Bankruptcy Attorneys Annual Meeting (Apr. 26, 2012).

Bankruptcy Mythbusters, speaker, National Conference of Bankruptcy Judges (Oct. 15, 2011).

Planning Committee, National Conference of Bankruptcy Judges' Annual Meeting (2011).

Regulation of Cards, speaker, Payments Innovation Institute (Nov. 4, 2010).

Washington Did What? The Consumer Financial Protection Bureau and Other Legislative Developments, speaker, 15th Annual Bankruptcy Conference Capital Region and Central New York Bankruptcy Bar Associations (Oct. 23, 2010).

Success and Failure in Chapter 13, speaker, ABI/UMKC Midwestern Bankruptcy Institute (Oct. 1, 2010).

Developments in Consumer Bankruptcy, panelist, ABI Southwest Bankruptcy Conference (Sept. 24–25, 2010).

Data on the Dropouts: An Empirical Study of Chapter 13 “Failure,” panelist, National Association of Chapter 13 Trustees Annual Meeting (July 15, 2010).

Board of Directors, American Board of Certification, certifying lawyers in consumer and business bankruptcy and creditors’ rights faculty committee member (2006–2009).

Planning Committee, National Conference of Bankruptcy Judges Annual Meeting (2009).

Saving Homes in Bankruptcy, speaker, Farm-Ranch Bankruptcy Institute (Oct. 2, 2009).

Foreclosure and Loss Mitigation, panelist, Hudson Valley Bankruptcy Association (Sept. 11, 2009).

Permissible Plans or Modifying Mortgages, speaker, University of Texas Law School Consumer Bankruptcy CLE (Aug. 14, 2009).

Saving Homes in Bankruptcy, keynote speaker, 2nd Annual Frank Koger Bankruptcy CLE (June 5, 2009).

Bankruptcy as a Home-saving Tool, training, Iowa Homeownership Education Project (Apr. 28, 2009).

Mortgages: Prime, Subprime, and Crime, panelist, Nevada U.S. District Court Conference (Apr. 16, 2009).

Mortgage Mishaps and Mysteries, speaker, Northwest Bankruptcy Institute (Apr. 11, 2009).

Great Debate, Resolved: Now is the time for consumer bankruptcy reform?, speaker, American Bankruptcy Institute Annual Spring Meeting (Apr. 2, 2009).

Introduction for Elizabeth Warren, Recipient of Lifetime Achievement Award, speaker, Emory Bankruptcy Developments Journal (Mar. 17, 2009).

Mortgage Meltdown: The Homeowners, keynote speaker, National Consumer Law Center Litigation Conference (Oct. 25, 2008).

Mortgage Servicing Developments, panelist, National Association of Consumer Bankruptcy Attorneys Annual Meeting (May 16, 2008).

Mortgage Servicing in Bankruptcy, speaker, University of Texas Jay L. Westbrook Bankruptcy CLE (Nov. 15, 2007).

EXPERT AND CONSULTING WORK (selected)

Consultant to Hope Now

2015–2016

- Pro bono advising to alliance of mortgage companies, regulators, and housing counselors on default servicing and regulatory initiatives.
- Speaker at Housing Policy Council roundtable on topic of mortgage servicing.
- Keynote speaker on consumer communication Hope Now industry event.

- Professional consultant to chapter 7 trustee, Morgan Drexen bankruptcy, Bankr. C.D. Ca. 2015
- Developed consumer correspondence to explain effects of company’s bankruptcy.
 - Drafted content for website for consumers, including FAQ and additional resources.
- Expert witness to Consumer Financial Protection Bureau, C.D. Ca. 2014
- Wrote expert report on consumer bankruptcy and its interface with debt settlement practices.
 - Testified at deposition.
- Monitor, Office of the CA Attorney General, National Mortgage Settlement 2012–2014
- Established and operated a government-academic partnership to monitor the National Mortgage Settlement. Identified and initiated novel compliance strategies with nation’s five largest mortgage servicers.
 - Determined priorities for \$2 million annual budget. Hired, trained, and managed 12 FTEs.
 - Designed and implemented technology and analytical processes to review and respond to over 5,000 complaints from homeowners. Developed and launched an interactive website for consumers that provided personalized help with loan modifications.
 - Created visibility plan for Monitor program. Conducted over 100 public outreach events.
 - Advised the California Attorney General on consumer protection policy.
 - Engaged peer organizations (CFPB, HUD, other state AGs, state and federal legislators, and housing advocacy groups) in policy discussions and initiatives.
- Expert witness in litigation, In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, E.D.N.Y. 2010–2012
- Retained by non-class plaintiffs’ counsel on issue of consumer harm.
 - Provided research for use in expert report and reply report of Elizabeth Warren. Substituted as expert in her place in 2011.
 - Testified at deposition.
- Consultant, Consumer Financial Bureau, Consumer Response 2011
- Collaborated with mortgage markets to develop framework for consumer intake and analysis of complaints related to mortgage servicing and origination.
- Expert witness in litigation, *White v. Experian*, C.D. Cal. 2010
- Retained by plaintiff group that opposed proposed settlement.
 - Prepared declaration on postbankruptcy credit access.

INTERVIEWS AND MEDIA APPEARANCES (selected)

Treasury Nominee Steve Mnuchin’s Bank Accused of “Widespread Misconduct” in Leaked Memo, THE INTERCEPT, January 3, 2017.

California Foreclosures Ripple Even After Major Settlement, KPCC, May 27, 2016.

Why Banks’ Billion-Dollar Settlements Add Up to Less, MARKETPLACE.ORG, Apr. 12, 2016.

California High Court Opens Door to Wrongful Foreclosure Suits, LOS ANGELES TIMES, Mar. 2, 2016.

Clinton Reaches Out (and Out and Out!) for 2016 Policy Ideas, WALL ST. J., July 5, 2015.

Personal profile, *How Servicers Can Change the Conversation with Consumers*, HOUSINGWIRE, July 1, 2015.

OCC Crackdown Shows Continued Failures in Mortgage Servicing, AMERICAN BANKER, June 17, 2015.

Another Spurious Bank Fee: \$12 for Depositing a Check that Bounces, LOS ANGELES TIMES, May 5, 2015.

Justice Department Sues Quicken Loans, KNOWLEDGE@WHARTON SIRIUS XM, May 1, 2015.

Influencing Mortgage Regulation, BLOOMBERG BUSINESS, Apr. 27, 2015.

Delaware Judge Faults Ocwen for Pushing Homeowners to Bankruptcy, WALL ST. J., July 22, 2014.

Mortgage Complaints on the Rise—Again, WHICH WAY, L.A.?, KCRW, Mar. 5, 2014.

Loan Complaints by Homeowners Rise Once More, N.Y. TIMES, Feb. 18, 2014.

How Should Justice Distribute \$4 Billion to Harmed Homeowners, NAT'L PUB. RADIO, Oct. 28, 2013.

Banks Exceed Mortgage Aid Promised to Californians, Monitor Says, LOS ANGELES TIMES, Sept. 24, 2013.

Personal profile, *Keeping Banks in Check*, CALIFORNIA REAL ESTATE MAGAZINE, Mar./Apr. 2013.

Personal profile, *Professor Katherine Porter: From Midwestern Farm Girl to California Monitor*, OC LAWYER, Mar. 2013.

The State That Ate the National Mortgage Settlement, AMERICAN BANKER, Dec. 28, 2012.

Katherine Porter's Dogged Work Helps Get Servicing Standards Implemented in California, FIREDOG LAKE, Oct. 3, 2012.

Homeowners Facing Foreclosure Get New Protections, NAT'L PUB. RADIO, MORNING EDITION, Oct. 3, 2012.

UC Irvine Law Students to Help Enforce Foreclosure Settlement, LOS ANGELES TIMES, June 12, 2012.

Op-Ed. *Mortgage Settlement Needs Teeth*, OC REGISTER, Feb. 14, 2012.

Mortgage Plan Gives Billions to Homeowners, but With Exceptions, N.Y. TIMES, Feb. 9, 2012.

Critics Say New Rules on Mortgage Servicers Not Tough Enough, USA TODAY, Apr. 13, 2011.

Foreclosure Aid Fell Short, and Is Fading, N.Y. TIMES, Mar. 30, 2011.

Elizabeth Warren: Held to Account, VOGUE, Jan. 2011.

Rebuilding Lives After Bankruptcy, WALL ST. J., Nov. 26, 2010.

Only a fraction of those in need file for bankruptcy, USA TODAY, June 9, 2010.

Personal Bankruptcies Hit a High and May Keep Rising, TIME.COM, Apr. 5, 2010.

Sharp Increase in March in Personal Bankruptcies, N.Y. TIMES, Apr. 1, 2010.

Business Bankruptcies Rising Faster than Individuals, BLOOMBERG, Oct. 8, 2009.

A Little Judge Who Rejects Foreclosures, Brooklyn Style, N.Y. TIMES, Aug. 31, 2009.

About that New, “Friendly” Consumer Contract, BUSINESSWEEK, May 1, 2009.

Extent of Bankruptcy Reform Hinges on Details, WASH. POST, Feb. 21, 2009.

Bankruptcy as a Step to Solvency, N.Y. TIMES, Jan. 24, 2009.

When Bankruptcy Makes Sense, NEWSWEEK, Jan. 12, 2009.

Plan to Cut Foreclosure Rate Clears Key Hurdle, WALL ST. J., Jan. 8, 2009.

Capital One in Settlement Over Card Debt, WALL ST. J., Oct. 3, 2008.

Mortgage Lenders Abusing Court System, USA TODAY, May 8, 2008.

Are Companies Forcing Foreclosures?, THE TODAY SHOW, May 6, 2008.

Couple lose home, but may yet win Fed’s seek sanctions, say Countrywide abused bankruptcy laws, ATLANTA J.-CONSTIT., March 30, 2008.

Demystifying the Mortgage Mess, ABC WORLD NEWS, Feb. 8, 2008.

Countrywide Draws Ire of Judges, WALL ST. J., Jan. 14, 2008.

Mortgage Servicing, ABC NIGHTLINE, Dec. 14, 2007.

Judge Demands Documentation in Foreclosures, N.Y. TIMES, Nov. 17, 2007.

Borrowers Face Dubious Charges in Foreclosures, N.Y. TIMES, Nov. 6, 2007, at A1.

Borrowers Often Hit By Dubious Fees, NAT’L PUB. RADIO, MARKETPLACE, Nov. 6, 2007.

Broke But Still Borrowing, N.Y. TIMES, Sept. 15, 2007.

EDUCATION

COURSEWORK AND STUDIES ON EMPIRICAL METHODS

Advanced Topics in Quantitative Methods: Casual Inference. UC Berkeley Law, Jurisprudence and Social Policy Ph.D program. Instructor: Kevin Quinn. Audited Spring Semester 2010.

Social Statistics, UC Berkeley Graduate Program of Sociology, Soc. 271c. Instructor: Mike Hout. Audited Fall Semester 2009.

Empirical Workshop for Law Teachers. Three-day workshop. Washington University, St. Louis. Instructors: Lee Epstein and Andrew Martin. Spring 2004.

DEGREES

Harvard Law School, Cambridge, MA

J.D., 2001

Final Paper: *Learning by Doing: A History of the Board of Student Advisers 1910–2000*

Graduated *magna cum laude* (top ten percent of class or better)
2001 Medal of Excellence from the American Bankruptcy Institute
Board of Student Advisers – Head Instructor for 140 student section
Notes Editor, *Harvard Women's Law Journal*

Yale University, New Haven, CT

B.A., *American Studies*, 1996

Thesis: *The Effects of Corporate Farming on Rural Community*

Graduated *cum laude*; earned Distinction in Intensive Major

Norman Pearson Prize for Best Senior Essay in American Studies

BAR ADMISSIONS

Admitted to the bars of Oregon (active), Iowa (inactive), and the United States Court of Appeals for the Eighth Circuit.