Katherine Porter

UC Irvine School of Law, 401 E. Peltason Dr., Irvine, CA 92697-8000
kporter@law.uci.edu

AREAS OF EXPERTISE

Legislation, Consumer Law, Bankruptcy, Housing Law, Empirical Studies of Legal Systems, Public Corruption, Election Law, and Public-private enforcement of civil law.

EXPERIENCE

Professor of Law, UC Irvine School of Law — 2011-2019; 2025-present

- Teach courses in bankruptcy, secured transactions, consumer law, legislation, statutory interpretation, and public corruption.
- 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.
- Serve on Justice as Lens Committee at UCI Law. Past service includes UCI Faculty Grievance Committee, Committee on Privilege and Tenure, Chair of Law School Speakers and Workshop Committee, and Law School Non-Senate Instructor Review Committee.

Representative, U.S. Congress — 2019-2025

- Elected Member of Congress for 45th Congressional District, serving two 2-year terms. Established new district and DC offices.
- Elected Member of Congress for 47th Congressional District, serving one 2-year term.
- Served on Financial Services Committee, Natural Resources Committee, and Government and Oversight Committee. Chair of Oversight Subcommittee, Natural Resources. Ranking Member on Subcommittee on Health Care and Financial Services, Oversight.
- Elected Vice Chair (number two role) of Progressive Caucus, 2021-2023. Member of Executive Committee of Progressive Caucus, 2019-2023.
- Hired and managed 22 FTEs. Determined priorities for approximate $2 million annual budget.
- Named Top 10 Most Effective Democratic Lawmakers for 118th Congress by Center for Effective Lawmaking.
- Awards: Congressional Management Foundation's Democracy Award for Innovation and Modernization (2021), Congressional Champion Award from Bazelon Center for Mental Health Law (2021), InStyle magazine award for BadAss Woman (2021).

Monitor, Office of the CA Attorney General, National Mortgage Settlement — 2012-2015

- Founded and led a government-academic partnership to monitor bank compliance with National Mortgage Settlement. Developed strategies for program mission and visibility. Initiated and maintained novel compliance strategies with nation's five largest mortgage servicers
- Administered $2 million annual budget. Hired, trained, and managed staff of 12 FTEs.
- Designed and implemented interactive eligibility website for consumers and database and analytical processes to review and respond to over 5,000 homeowner complaints. Led over 100 public outreach events.

- Engaged peer organizations in policy initiatives (including CFPB, HUD, other state AGs, state and federal legislators, and housing advocacy groups). Advised the California Attorney General on consumer protection policy.

Professor, University of Iowa College of Law 2005 to 2011

Taught bankruptcy, commercial law, and consumer law, including courses on mortgages and credit cards. Nominated for Collegiate Teaching Award in 2007, 2008, and 2009.

Elected to University Faculty Senate and Faculty Council (Spring 2008). Associate Professor from July 2005 to June 2010.

Robert Braucher Visiting Professor, Harvard Law School 2010 to 2011

Taught bankruptcy and seminar on empirical analysis of law.

Visiting Associate Professor, University of California, Berkeley Law 2009 to 2010

Taught bankruptcy and secured credit courses.

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 to 2005

Taught bankruptcy and secured transactions courses, and seminar on consumer credit.

Business Bankruptcy Project Update, Cambridge, MA Jan. 2004 to June 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 Oct. 2002 to Jan. 2004

Associate attorney in bankruptcy and creditors' rights practice group.

The Honorable Richard S. Arnold, Little Rock, AR Sept. 2001 to Sept. 2002

Law clerk to Judge Richard S. Arnold, U.S. Court of Appeals for the Eighth Circuit.

PUBLICATIONS

BOOKS

I SWEAR, POLITICS IS MESSIER THAN MY MINIVAN (Crown, imprint of Penguin Randomhouse 2023). Three weeks on NY TIMES non-fiction bestseller list. Book talks at Late Night with Seth Myers, Politics & Prose, California Independent Booksellers, the Axe files, Pod Save America.

THE LAW OF DEBTORS AND CREDITORS: TEXT, CASES, AND PROBLEMS, co-author, Elizabeth Warren, Jay Westbrook, John Pottow. (Aspen Publishers/Wolters Kluwer, 7th ed. 2014 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.

CONSUMER LAW (Aspen Publishers/Wolters Kluwer, 2016). First-edition law school textbook. Coverage of Dodd-Frank Act, CFPB, behavioral economics, and emergent areas. Theoretical frames that situate consumer law as gap-filling for common law contracts and torts, and examine the limits of law to alter marketplace behavior of businesses and consumers. Novel opening chapters examine boundaries of consumer law, definitions of consumer, and sources of consumer lawmaking. Extensive teacher's manual providing additional research and pedagogical strategies.

BROKE: HOW DEBT BANKRUPTS THE MIDDLE CLASS (editor; Stanford University Press, 2012). Book supported by competitively-awarded grant from University of Iowa Obermann Center. I authored the book's introduction, appendix, and a chapter. I also designed complete materials to use the book in a seminar on consumer bankruptcy; the course has been taught by at least four professors at other institutions. See www.sup.org/broke for more information.

BOOK CHAPTERS

Risk Allocation in Homeownership: Revisiting the Role of Mortgage Contract Terms (with Tara Twomey), in JACOB HACKER & ANN O'LEARY (EDS.), SHARED RESPONSIBILITY, SHARED RISK, (Oxford University Press, 2012).

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

Debtors' Assessments of Bankruptcy Financial Education (with Deborah Thorne), in DOUGLAS LAMDIN (ED.), CONSUMER KNOWLEDGE AND FINANCIAL DECISIONS (Springer, 2012).

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

ARTICLES

Graying of U.S. Bankruptcy: Fallout from Life in a Risk Society, 90 SOCIOLOGICAL INQUIRY 681 (2020), (with Pamela Foohey, Robert Lawless, and Deborah Thorne).

Life in the Sweatbox, 94 NOTRE DAME LAW REV. 219 (2018) (with Pamela Foohey, Katherine Porter & Deborah Thorne)

"No Money Down" Bankruptcy, 90 S. CAL. L. REV. 1055 (2017) (with Pamela Foohey, Robert Lawless, and Deborah Thorne).

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).

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).

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 ARTICLES

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)).

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

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

ORIGINAL EMPIRICAL PROJECTS

Consumer Bankruptcy Project: Co-investigator with Robert Lawless and Deborah Thorne. Data collection of demographic and financial characteristics of bankruptcy debtors. 2013-2018.

Assessing Success and Failure in Chapter 13 Bankruptcy: 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: 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.

Mortgage Study: 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 for large empirical study of consumer bankruptcy administered by interdisciplinary team of researchers.

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. 11 2015

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. o Testified at deposition.

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.
- 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.

LEGISLATIVE TESTIMONY AND BRIEFINGS (selected, academic)

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 Garamendi (Sep. 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 (Mar. 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).

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

SCHOLARLY PRESENTATIONS (selected)

Economic Risk and the Social Safety Net, panelist, Debt in the Real World symposium, Brooklyn Law School (Mar. 26, 2025).

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).

Data on the National Mortgage Settlement and Modification Programs, invited speaker, Arizona State University Homeowner Advocacy Summit (Mar. 14, 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, invited panelist, Reimagining Homeownership: A Working Conference, Notre Dame Law School (Oct. 10-11, 2013).

Provocateur comments, Payment Technologies: Past, Present and Future workshop, Institute for Money, Technology & Financial Inclusion, UC Irvine (Feb. 25, 2013).

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, invited speaker, The CFPB After a Year Symposium, Brooklyn Law School (March 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 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).

Borrowing After Bankruptcy, faculty workshop 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).

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

SERVICE TO GOVERNMENT (selected, academic)

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).

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, FDIC (June 4, 2010).

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).

SERVICE TO ACADEMIC COMMUNITY (selected)

Advisory Board, Civil Justice Research Institute, UC Berkeley Law (2011-present).

Peer reviewer. CAMBRIDGE UNIVERSITY PRESS (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).

Member, Academic Advisory Board of the Institute for Money, Technology and Financial Inclusion, UC Irvine. Serve as grant reviewer. (2012-2016).

Advisory Committee, AMERICAN BANKRUPTCY INSTITUTE LAW REVIEW (2009-2014).

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

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

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

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

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

Peer Reviewer, Institute of Civil Justice, RAND Corporation (Mar.-Apr. 2007).

SERVICE TO LEGAL PRACTICE AND PROFESSION (selected, academic)

Conferee, National Bankruptcy Conference (2009-2018; 2025-present). Served as Secretary and Member of the Executive Committee (2013-2017).

Fellow, American Bar Foundation (2016-present).

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. (2017-2018).

Advisory Board Member, California Self-Help Credit Union and Center for Responsible Lending (2013–2015).

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-convener, 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).

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).

The Death of Disclosure, convener 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).

A Look at the California Homeowner Bill of Rights at Year One, invited speaker, State Bar of California Business Law Section, Consumer Financial Services Committee Meeting (Jan. 16, 2014).

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

Transforming Mortgage Servicing: Developments in California Law, conference convener and presenter, California Monitor Program 2013 Event Series in San Francisco, Irvine, and Fresno, CA. (Apr. 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).

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

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

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

Board of Directors, American Board of Certification (certifying lawyers in consumer and business bankruptcy and creditors' rights). Faculty committee member. (2006-2009).

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

Keynote Address, *Mortgage Meltdown: The Homeowners*, National Consumer Law Center Litigation Conference (Oct. 25, 2008).

INTERVIEWS AND MEDIA APPEARANCES (selected, academic)

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.

Keeping Banks in Check, personal profile, CALIFORNIA REAL ESTATE MAGAZINE, March/April 2013.

Professor Katherine Porter: From Midwestern Farm Girl to California Monitor, personal profile, 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.

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.

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.

AWARDS AND HONORS (academic)

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 workshops to faculty, public, 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 Banker Law Journal, for *Did Bankruptcy Reform Fail?: An Empirical Study of Consumer Debtors* (2008-09).

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.

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