

Thursday, October 9 | East Tower, Grand Ballroom AB | 10:30 am – 11:30 am

CONSUMER POTPOURRI: WHAT'S SIZZLING, WHAT'S FIZZLING | **CONCURRENT A**



HON. WILLIAM HOUSTON BROWN (ret.)

Honorable William Houston Brown retired in 2006 as a United States Bankruptcy Judge for the Western District of Tennessee, and he had been designated to sit also in the Middle District of Tennessee, Southern District of Florida, Eastern District of Michigan and Western District of Kentucky. Judge Brown served a four-year term on the Bankruptcy Appellate Panel for the Sixth Circuit from 1999 through 2002. He received his law degree from the University of Tennessee, College of Law, where he was Order of the Coif. Judge Brown is a member of the American Bankruptcy Institute, having served on its Board and Executive Committee, and is a Fellow in the American College of Bankruptcy. He is the author or co-author of several texts, including Bankruptcy Exemption Manual, 2005 Bankruptcy Reform Legislation with Analysis 1st and 2d editions, Bankruptcy and Domestic Relations Manual, The Law of Debtors and Creditors (all published by Thomson West), and he is a principal contributing editor for Norton Bankruptcy Law and Practice 3rd. He is also contributing author with Judge Keith M. Lundin of the online chapter 13 treatise, with a searchable case database, found at ch13online.com. He is currently Adviser to the Academy for Consumer Bankruptcy Education, the education arm of the National Association of Chapter 13 Trustees.

Thompsons Station, TN 37179
970-319-2013
williamhoustonbr@comcast.net

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PROFESSOR KATHERINE PORTER

Professor Porter specializes in commercial and consumer law, including bankruptcy, mortgage foreclosure, and credit cards. Her research focuses on empirical studies of consumer bankruptcy and has been published in journals including the *Texas Law Review*, the *Georgetown Law Journal*, the *American Bankruptcy Law Journal*, and the *Cornell Law Review*. She is a co-author of textbook, *The Law of Debtors and Creditors* (Wolters Kluwer 2014), and the editor of *Broke: How Debt Bankrupts the Middle Class* (Stanford Press 2012).

In March 2012, Professor Porter was appointed by California Attorney General Kamala Harris to be the state's independent monitor of banks in a nationwide \$25 billion mortgage settlement. As Monitor, she oversees the banks' implementation of the settlement reforms, conducts community outreach and education, and manages a program to assist homeowners. The Monitor Program, with a staff of a dozen professionals, has reviewed and responded to over 5,000 complaints and has intervened with the banks in hundreds of situations. Professor Porter founded a Consumer Protection Clinic at UCI Law to involve students in the Monitor's work.

Professor Porter has been a principal investigator in several original empirical projects, including the 2007 Consumer Bankruptcy Project and the Mortgage Study. She recently launched an ongoing data collection with Professors Lawless and Thorne on families filing bankruptcy in 2013 and subsequent years. In 2012, Professor Porter served as a member of the Task Force Working Group on Natural Persons' Insolvency for the World Bank Insolvency and Creditor/Debtor regime. Professor Porter has received awards for her academic and service work, including selection as one of the Top 100 Lawyers in California in 2012, receipt of the Champion of Consumer Rights Award from the National Association of Consumer Bankruptcy Attorneys, and the award of the Editors' Prize from the American Bankruptcy Law Journal for best article.

Professor Porter previously was on the faculty at the University of Iowa College of Law and has been a visiting professor at Harvard Law School, UC Berkeley Law, the University of Illinois College of Law, and the UNLV Boyd School of Law. She practiced bankruptcy law in Portland, Oregon, and clerked for the Honorable Richard S. Arnold of the Eighth Circuit. She earned her J.D. from Harvard Law School and her B.A. from Yale University.

University of California Irvine School of Law
401 East Peltason Drive, Suite 3800
Irvine, CA 92697-8000
949-824-9558