Andrea M. Hicks

Counsel

Orange County

andrea.hicks@troutman.com

D 949.622.2419

OVERVIEW

Andrea is counsel in the firm's Consumer Financial Services practice. She is an experienced litigator and trial attorney who has managed major national and complex litigation, including e-discovery, in both state and federal courts. She focuses her practice on the representation of financial services companies in a variety of business areas, including loan servicing claims, lender liability, coverage disputes, contract claims, and tort defense. Andrea also focuses her practice on advising and defending clients with respect to claims involving federal lending laws and regulations, including FDCPA, TCPA, FCRA, TILA, and RESPA, as well as state consumer protection and unfair competition claims.

Andrea regularly represents financial institutions in consumer claims and loan enforcement actions in state and federal courts. Her involvement in litigating these matters ranges from the initial investigation through trial and appeal. Andrea has extensive experience taking and defending depositions and arguing motions and appeals. On the creditor side, Andrea has litigated adversary proceedings and handled appeals with the bankruptcy appellate panel. Andrea also represents clients in a variety of alternative dispute resolution proceedings.

Andrea earned her J. D. from Santa Clara University School of Law, Dean's List. She earned her bachelor's degree from the University of California, San Diego.

REPRESENTATIVE MATTERS

- Managed a cross-office team of attorneys in providing compliance advice and litigating 900+ consumer lending matters in 11 states for major banking and loan servicing clients.
- Defended a loan servicer in multistate class action involving claims of 45,000 borrowers related to loan origination.
- Represented a client in a trial involving compliance with state and federal statutes related to lending disclosures and pre-foreclosure loan servicing requirements.
- Defended a lender in claims involving statute of limitations for foreclosure in states where the issue is unsettled and there is no published case law.
- Represented a client in a matter involving novel and complex argument related to borrower's bankruptcy protection as it relates to Truth-In-Lending Act (TILA) claims.
- Defended a loan servicer in a case involving more than 900 alleged RESPA violations.

©2026 Troutman Pepper Locke

- Defended a loan originator in class action matter related to loan disclosure requirements under RESPA.

TOP AREAS OF FOCUS

- Banking Litigation
- Consumer Financial Services
- Financial Services Litigation

ALL AREAS OF FOCUS

- Banking Litigation
- Consumer Financial Services
- Financial Services Litigation
- Litigation + Trial

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Colorado Women's Bar Association
- Co-chair, Law Firm Antiracism Alliance, Banking and Consumer Finance Committee
- President emeritus, vice president – ExternalGirlVentures, Board of Directors
- Women's Wilderness, Board of Directors

EDUCATION AND CERTIFICATIONS

EDUCATION

- Santa Clara University School of Law, J.D., 2001, Dean's List; editor, *Santa Clara Law Review*
- University of California, San Diego, B.A., 1995

BAR ADMISSIONS

- California
- Colorado
- New Mexico

COURT ADMISSIONS

- Supreme Court of California
- Supreme Court of Colorado
- Supreme Court of New Mexico
- U.S. District Court, Central District of California
- U.S. District Court, Northern District of California
- U.S. District Court, Eastern District of California
- U.S. District Court, Southern District of California
- U.S. District Court, District of Colorado
- U.S. District Court, District of New Mexico

- U.S. Court of Appeals, Ninth Circuit
- U.S. Court of Appeals, Tenth Circuit

SPEAKING ENGAGEMENTS

- Co-speaker, “The End of Moratoriums: Foreclosure and Default Update and Trends,” Colorado Bar Association Real Estate Section Webinar, June 2, 2022.
- Co-speaker, “Impact of COVID-19 on Financial Institutions: Looking Ahead to Loan Workouts, Financial Trends and More,” Webinar, June 24, 2021.
- Co-speaker, “Residential Default, Work-Out, Foreclosure and Eviction Trends for Lenders in Colorado,” Colorado and Denver Bar Associations Webinar, May 27, 2021.
- Co-speaker, “Lender Liability Training,” Asset Management Team for Large Private Lender, January 14, 2021.
- Speaker, “Hindsight Is 2020: Looking Ahead to Loan Workouts, Financial Litigation Trends and More,” Colorado Bankers Association Webinar, December 16, 2020.

PUBLICATIONS

- Author, “California Supreme Court Weighs In on Negligence Claims Related to Mortgage Loan Modifications,” *JD Supra,* March 22, 2022.
- Author, “*Kreuger v. Experian*, et al.- Sixth Circuit Explores Bounds of Concreteness and Traceability in the Wake of *TransUnion LLC v. Ramirez*,” JD Supra, October 15, 2021.
- Author, “New CFPB Rules Set Out Mortgage Servicer Requirements in Response to End of COVID-19 Foreclosure Moratorium,” *JD Supra,* October 5, 2021.
- Author, “Bankruptcy Debtor Prevails Over SBA in District of Arizona PPP Loan Dispute,” *JD Supra,* September 29, 2021.