

Nora Garcia Nickel

Partner

Richmond

nora.nickel@troutman.com

D 804.697.1259



Nora leverages her extensive experience in agency loan origination and servicing to guide mortgage banking clients through the evolving landscape of Fannie Mae and Freddie Mac multifamily finance programs.

OVERVIEW

Nora counsels mortgage banking clients on the origination and servicing of agency loans, helping them to comply with the fast-paced guideline updates and changes in the agency space. She has significant experience with the full range of agency loan products under Fannie Mae's Delegated Underwriting and Servicing (DUS) product line and Freddie Mac's Capital Markets Execution (CME) program. Nora is a member of a national team that represents every lender authorized to originate and service loans under these programs.

Nora is part of the firm's Multifamily Housing Finance Practice, which is known for its industry-leading knowledge and deep experience garnered from thousands of closings. The team offers real-time insights and creative problem-solving, particularly for clients' most difficult transactions. The team's approach to efficiency, process management, and client service has helped it to become nationally known as the top legal team for multifamily finance in the U.S.

AWARDS

- *Best Lawyers in America*®: Real Estate Law (2022-2026)
- *Virginia Super Lawyers* "Rising Star" (2009, 2013-2019)
- *Virginia Lawyers Weekly*, "Influential Women of Law" (2025)

TOP AREAS OF FOCUS

- [Loan Originations](#)
- [Multifamily Housing Finance](#)
- [Servicing Transactions](#)

ALL AREAS OF FOCUS

- [Commercial Real Estate Lending](#)

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PROFESSIONAL/COMMUNITY INVOLVEMENT

- Trustee on Marshall-Wythe School of Law Foundation Board
- Top 2 Women age group finisher in the 2023 Richmond Half Marathon
- 2023 Chicago Marathon finisher with a PR time of 3:03:10
- 2023 Boston Marathon finisher
- Top 3 Women age group finisher in the 2022 Richmond Marathon
- Top 5 Women age group finisher in 2017 Monument Avenue 10k
- Top 10 Women age group finisher in 2016 Richmond Half Marathon

EDUCATION AND CERTIFICATIONS

EDUCATION

- College of William & Mary, J.D., 2007
- University of Virginia, B.A., *with distinction*, 2003, Art History

BAR ADMISSIONS

- Virginia

MEDIA COMMENTARY

- Interviewed, "[Downtime: Local Lawyer Completes Six Star Global Marathon Challenge](#)," *Richmond BizSense*, March 6, 2026.