Sean R. Higgins

Partner

Boston

sean.higgins@troutman.com

D 617.239.0144



Sean is a Boston litigator representing banks, lenders, and servicers in CMBS, private credit, bankruptcy, and financial services litigation nationwide. He handles class actions, appeals, creditor bankruptcy proceedings, trade secret matters, and employment disputes.

OVERVIEW

Sean is a Boston-based partner who represents banks, mortgage lenders, mortgage loan servicers, and automotive finance companies in litigation and bankruptcy matters across the U.S. He serves as foreclosure and workout counsel for lending-side clients, advising on judicial foreclosures, state-level receiverships, and both in- and out-of-court restructurings. He also represents creditors in bankruptcy proceedings, enforcing secured and unsecured loan obligations on behalf of lenders, master servicers, and special servicers, and he defends lenders against lender liability claims. His CMBS and private credit work includes portfolio- and loan-level default management and related litigation.

Admitted to practice before the U.S. Supreme Court and the First and Second Circuit Courts of Appeals, Sean has spent 20+ years handling consumer class actions, individual plaintiff suits, and appeals in federal and state courts nationwide. Beyond his core financial services practice, Sean handles complex commercial disputes, trade secret litigation, employment matters, and compliance and risk assessment across privacy, employment, and enterprise functions. His broader commercial litigation practice covers landlord-tenant disputes, residential and commercial foreclosures, construction disputes, lien enforcement, and zoning and land use matters, representing banks, private lenders, developers, real estate holding companies, and individual property owners.

Sean’s appellate experience shapes how he tries cases at the trial level — he builds the record with an eye toward the issues that would matter on appeal, whether that means protecting a favorable ruling or setting up grounds to challenge an adverse one. He has substantial experience defending against class actions, including securing dismissal of a putative class action brought under the Massachusetts Consumer Protection Act against a national bank.

REPRESENTATIVE MATTERS

- On behalf of a national bank, obtained dismissal of putative consumer class action lawsuit brought under the Massachusetts Consumer Protection Act where plaintiff asserted abusive debt collection practices. The court granted a motion to dismiss complaint.

©2026 Troutman Pepper Locke

AWARDS

- *Global Restructuring Review 100* (2026)
- *Massachusetts Rising Stars* list for Consumer Law (2016-2017)
- *Massachusetts Rising Stars* list for Business Litigation (2013)

TOP AREAS OF FOCUS

- Bankruptcy + Restructuring
- Commercial Mortgage-Backed Securities Special Servicing
- Financial Services Litigation

ALL AREAS OF FOCUS

- Bankruptcy + Restructuring
- Commercial Mortgage-Backed Securities Special Servicing
- Financial Services Litigation
- Litigation + Trial

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Board of Directors, Hill House (Boston, MA)
  - Member, 2020-2025
  - Co-president, 2023-2024
- Member, IADC Trial Academy Alumni (International Association of Defense Counsel Trial Academy)

EDUCATION AND CERTIFICATIONS

EDUCATION

- Suffolk University Law School, J.D., 2003, executive director, Moot Court Honor Board; staff member, *Suffolk Journal of Trial & Appellate Advocacy*
- Assumption University, B.A., 1999, economics and political science

BAR ADMISSIONS

- Connecticut
- Massachusetts

COURT ADMISSIONS

- Supreme Court of the United States
- U.S. Court of Appeals, First Circuit
- U.S. Court of Appeals, Second Circuit
- U.S. District Court, District of Connecticut
- U.S. District Court, District of Massachusetts

PUBLICATIONS

- “Third Time Is the Charm: Eleventh Circuit Allows Creditor’s Use of Commercial Mail Vendor,” *The Banking Law Journal*, January 2023.
- Co-author, “*AT&T Mobility LLC v. Concepcion*: Time to Consider a Motion to Compel Arbitration,” *Business Law Today*, 2011.