

Andrea Kato (formerly Ushijima)

PARTNER

Andrea leverages her background in business and technology, and experience in regulatory matters, to help clients achieve their business objectives.

Call 808.521.9350 **Fax 808.540.5006** **akato@cades.com**

Honolulu: 1000 Bishop Street, Suite 1200, Honolulu, HI 96813

Overview

Andrea leverages her background in business and technology, and experience in regulatory matters, to help clients achieve their business objectives.

Andrea practices in the areas of finance and real estate. Andrea represents financial institutions in commercial loan transactions, and regularly advises lenders in consumer finance compliance matters. She also works on commercial real estate transactions, commercial leasing, and assisting clients with the nuances of Hawai'i real estate law.

Prior to joining Cades Schutte, Andrea worked for various technology companies as an information technology analyst and project manager.

Andrea serves on the Board of Managers for the Nu'uanu YMCA, and on the Board of Directors for Ballet Hawaii.

Practices & Industries

Banks & Financial Institutions

Coronavirus Response

Finance

Hospitality & Retail

Real Estate

- Real Estate Transactions

Technology

Noteworthy

Experience

- Worked with Hawai'i's leading financial institutions to implement the TILA/RESPA Integrated Disclosures rule, and overcome various operational challenges, to meet the compliance deadline
- Represented the lender in a multi-million dollar purchase of premier commercial retail property in Waikiki
- Delivered concise due diligence reviews for the multi-million dollar acquisition of numerous commercial retail shopping centers
- Worked on the successful closings of multi-million dollar hotel property dispositions
- Assisted large landowner with understanding the implications of recent judicial decisions affecting its real property inventory

Awards

- Listed in *Chambers and Partners*, USA Guide, since 2024
- Listed in *Best Lawyers*® Ones to Watch, since 2021
- Listed in *Super Lawyers*® Rising Stars, since 2019
- CALI Excellence for the Future Award, Legal Practice I, Civil Procedure II, Land Use Management & Control, Second-Year Seminar, and Lawyers in Business
- Starn O'Toole Marcus & Fisher Scholarship
- Clifford K. Sr., Richard S., and Percy K. Mirikitani Memorial Scholarship
- C. Jepson Garland Memorial Scholarship Award

Community Involvement

- Access to Justice Room Volunteer
- Legal Lines Volunteer

Credentials

Education

- J.D. (2013) William S. Richardson School of Law, University of Hawai'i, Environmental Law Certificate
- M.B.A. (2006), Shidler College of Business, University of Hawai'i, Oscar & Rosetta Fish Scholar for Excellence
- B.B.A. Information Systems (2002), University of Washington, Dean's List

Admissions

- Hawai'i State Bar (2013)
- United States District Court for the District of Hawai'i

Membership

- Ballet Hawaii, Board of Directors
- Nu'uanu YMCA, Board of Managers

Publications

- "2024 Hawai'i Legislative Updates," *ke kumu* (Fall/Winter 2024) (Co-Author)
- "New Federal Rule Requires Entities Making More Than 100 Loans to Small Businesses to Collect and Report Data to the Federal Government," *ke kumu* (Spring/Summer 2023) (Co-Author)
- *University of Hawai'i Law Review* (Executive Editor for Publications and Research)
- "Beach, Breach, and Burden: Pushing the Envelope for Revitalization in Waikiki," Ka Nu Hou Real Property & Financial Services Section Newsletter (October 2013)

- "Home Sweet Home: Residential Seller-Financing in Hawai'i," *ke kumu* (Winter 2016) (Author)
- "State v. Fields: Should a Declarant's Professed Memory Loss at Trial Satisfy the 'Unavailability' Requirement Under Hawai'i's Confrontation Clause?" *34 U. Haw. L. Rev.* (2014)

Speaking Engagements

- "Vendor Contracts," Cades Schutte Corporate Counsel seminar (September 2025) (Co-Speaker)
- "Legislative Update," The Real Property Financial Services Section of the Hawaii State Bar Association (July 28, 2023) (Speaker)
- "Business Bootcamp: Real Estate Finance," William S. Richardson School of Law, University of Hawai'i at Manoa (March 12, 2022) (Speaker)
- "Legislative Update," The Real Property Financial Services Section of the Hawaii State Bar Association (July 23, 2021) (Program Chair)
- "Business Bootcamp: Real Estate Debt," William S. Richardson School of Law, University of Hawai'i at Manoa (March 15 – 17, 2021) (Speaker)
- "Legislative Update," Hawaii State Bar Association Annual Bar Convention (October 16, 2020) (Chair and Speaker)
- "Legislative Updates," Hawai'i Land Use Law Conference (January 2019)
- "Reviewing Mortgage Documents and Escrow/Earnest Agreements" and "Drafting Easement Agreements," National Business Institute, Real Estate Contracts from Start to Finish seminar (May 2018)
- "Legislative Update seminar," Hawaii State Bar Association Real Property Financial Services Section, (2015 – present)
- "Seller-Financing and TILA-RESPA: Necessary Information and New Requirements," National Business Institute, Handling Real Estate Transactions from Start to Finish seminar (June 2016)