

STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAII'
OFFICE OF THE DIRECTOR
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
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P.O. BOX 541
HONOLULU, HAWAII 96809
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JOSH GREEN, M.D.
GOVERNOR | KE KIA'ĀINA

SYLVIA LUKE
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

NADINE Y. ANDO
DIRECTOR | KA LUNA HO'OKELE

DEAN I HAZAMA
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

Testimony of the Department of Commerce and Consumer Affairs

**Before the
Senate Committee on Commerce and Consumer Protection
Friday, April 10, 2026
9:30 a.m.
Conference Room 229, and Via Videoconference**

**On the following measure:
G.M. 714, SUBMITTING FOR CONSIDERATION AND CONFIRMATION
TO THE REAL ESTATE COMMISSION, GUBERNATORIAL NOMINEE,
ANDREA USHIJIMA, FOR A TERM TO EXPIRE 06-30-2030.**

Chair Keohokalole and Members of the Committee:

My name is Nadine Y. Ando, and I am the Director of the Department of Commerce and Consumer Affairs (Department). The Department supports the appointment of Andrea Ushijima to the Real Estate Commission (Commission). Ms. Ushijima is a partner at Cades Schutte in Honolulu, where she has practiced since 2013 with a focus on real estate, finance, and banking. She chairs the firm's Banking Law practice group and serves on both the Marketing Committee and the Opinion Committee, giving her extensive experience with complex transactions, financial institutions, and the legal and regulatory issues that affect Hawaii's real estate and financial markets.

In addition to her legal practice, Ms. Ushijima has a strong record of community leadership and board service. She serves on the YMCA of Honolulu's Metro Board and Nu'uaniu YMCA, where she is Board Chair; on the Board of Directors of Ballet Hawai'i,

where she chairs the Governance Committee; and she previously served as a Director of the Hawai'i State Bar Association's Real Property and Financial Services Section from 2020 to 2025.

Ms. Ushijima's educational background further supports her qualifications, including a Juris Doctor from the University of Hawai'i William S. Richardson School of Law with an Environmental Law Certificate, a Master of Business Administration from the University of Hawai'i Shidler College of Business as an Oscar and Rosetta Fish Scholar, and a Bachelor of Business Administration in Information Systems from the University of Washington. This combination of legal, business, and technical training, together with her professional and board experience, equips her with a broad, practical perspective on issues involving real estate, finance, consumer protection, and organizational governance.

The Department believes that Ms. Ushijima's subject matter expertise, leadership experience, and commitment to community service will be valuable assets to the Commission. Her understanding of Hawaii's real estate and financial services sectors, combined with her governance experience on nonprofit and professional boards, will help ensure thoughtful, well-balanced deliberations that support both industry integrity and consumer protection.

For these reasons, the Department supports confirmation of Andrea Ushijima to the Real Estate Commission.

Thank you for the opportunity to testify on this measure.

John Love
1000 Bishop Street, Suite 1200
Honolulu, Hawaii 96813

April 5, 2026

Via Email

The Honorable Jarrett Keohokalole, Chair
The Honorable Carol Fukunaga, Vice Chair
Committee on Commerce and Consumer Protection
Hawaii State Capitol, Room 230
415 South Beretania Street
Honolulu, Hawaii 96813

Re: GM714; Testimony in Support of the Confirmation of Gubernatorial
Nominee, Andrea Ushijima to the Real Estate Commission

Dear Chair Keohokalole, Vice Chair Fukunaga and Members of the Committee:

I am writing to strongly support the nomination of Andrea Ushijima to the Real Estate Commission.

I am a partner of the Finance and Real Estate Department of the law firm of Cades Schutte LLP. Over the past ten years, it has been my privilege to know and work with Ms. Ushijima. I have known Ms. Ushijima to be an exemplary attorney who conducts business in a highly professional manner. Ms. Ushijima's legal background in Hawaii's real estate and consumer protection laws makes her a valuable addition to the Real Estate Commission. She has also served on a number of our firm's committees, and she relates and works well with other members of those committees.

I am confident that she will be an outstanding member of the Real Estate Commission and that she will serve the public with the highest level of integrity. She will relate well with other commissioners and will treat all with fairness. For these reasons I support her nomination without hesitation.

Thank you for considering my testimony. Please do not hesitate to contact me if you have any questions.

Yours truly,

A blue ink handwritten signature, appearing to be 'John Love', written in a cursive style.

John Love

Friday, April 10, 2026, 9:30 AM
Conference Room 229

SENATE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION
THE THIRTY-THIRD LEGISLATURE
REGULAR SESSION 2026

THE HONORABLE JARRETT KEOHOKALOLE, CHAIR
THE HONORABLE CAROL FUKUNAGA, VICE CHAIR

GUBERNATORIAL NOMINEE ANDREA USHIJIMA
SUBMITTED FOR CONSIDERATION AND CONFIRMATION AS
COMMISSIONER, REAL ESTATE COMMISSION

Testimony of Michele Sunahara Loudermilk

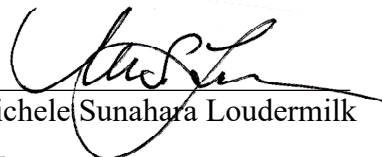
for

Governor's Message 714

Chair Keohokalole, Vice Chair Fukunaga, and members of the Senate Committee on Commerce and Consumer Protection:

I appreciate this opportunity to testify in support of confirming Andrea Ushijima as a Commissioner of the Real Estate Commission. I have worked with Ms. Ushijima for more than eight years, and I have been her law partner for the last six years. If confirmed, Ms. Ushijima will serve with diligence and integrity, and I know that she will make valuable contributions to the Real Estate Commission. Ms. Ushijima's focus is real estate law, and she will bring her expertise and knowledge to the role with professionalism. Ms. Ushijima would serve the State of Hawaii well, keeping the consumer's interests at heart, and I believe that she would be an asset and a credit to the Real Estate Commission. Thank you for this opportunity to testify.

Respectfully,


Michele Sunahara Loudermilk

John Love
1000 Bishop Street, Suite 1200
Honolulu, Hawaii 96813

April 5, 2026

Via Email

The Honorable Jarrett Keohokalole, Chair
The Honorable Carol Fukunaga, Vice Chair
Committee on Commerce and Consumer Protection
Hawaii State Capitol, Room 230
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I am confident that she will be an outstanding member of the Real Estate Commission and that she will serve the public with the highest level of integrity. She will relate well with other commissioners and will treat all with fairness. For these reasons I support her nomination without hesitation.

Thank you for considering my testimony. Please do not hesitate to contact me if you have any questions.

Yours truly,

A blue ink handwritten signature, appearing to be 'John Love', written in a cursive style.

John Love

April 6, 2026

The Honorable Jarrett Keohokalole, Chair
The Honorable Carol Fukunaga, Vice Chair
Committee on Commerce and Consumer Protection
Hawaii State Capitol, Room 230
415 South Beretania Street
Honolulu, Hawaii 96813

Re: GM714; Testimony in Support of the Confirmation of Gubernatorial
Nominee, Andrea Ushijima to the Real Estate Commission

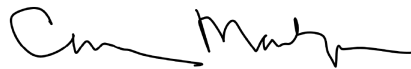
Hearing: Friday, April 10, 2026 at 9:30 a.m., in Conference Room 229

Dear Chair Keohokalole, Vice Chair Fukunaga, and Members of the Committee:

I am writing to support the nomination of Andrea Ushijima to the Real Estate Commission. I have worked with Ms. Ushijima for over 13 years and appreciate her integrity, professionalism, and the quality of her legal work. Her experience in Hawaii real estate and consumer protection laws makes her a valuable addition to the Real Estate Commission. For these reasons, I support her nomination without hesitation.

Thank you for considering my testimony.

Yours truly,

A handwritten signature in black ink, appearing to read "Cherie Martyn". The signature is fluid and cursive, with a long horizontal stroke at the end.

Cherie Martyn

GM-714

Submitted on: 4/9/2026 8:08:25 AM

Testimony for CPN on 4/10/2026 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
David Rair	Individual	Support	Written Testimony Only

Comments:

To: The Honorable Ronald D. Kouchi, President and Members of the Senate

My name is David Rair and I am submitting this testimony in favor of the confirmation of Andrea Ushijima as a member of the Real Estate Commission. I have known, and have been fortunate to work with Andrea for over 15 years. From the very beginning, I knew that Andrea would be a fantastic attorney and she has consistently confirmed my belief. Andrea is an expert in the areas of real estate and real estate finance and I have no doubt that she will be a valuable member of the real estate commission.