



Peter A. Hernandez

Partner
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Peter Hernandez defends financial institutions in consumer financial services litigation in both state and federal courts. He assists with a full spectrum of banking matters—including those involving creditor's rights and real property—and works with clients to develop protocols and assure regulatory compliance. In addition, Peter advises his clients on complex commercial and residential mortgage foreclosure issues, Consumer Financial Protection Bureau (CFPB) regulations, Real Estate Owned (REO) asset management, and attachment proceedings.

As former Associate Counsel for a global credit card company, Peter has extensive experience handling pre-suit and arbitration demands as well as regulatory violation claims relating to the:

- Florida Consumer Collection Practices Act (FCCPA);
- Fair Debt Collection Practices Act (FDCPA);
- Florida Deceptive and Unfair Trade Practices Act (FDUTPA);
- Telephone Consumer Protection Act (TCPA); and the
- Electronic Funds Transfer Act (EFTA).

Before joining Hinshaw, Peter bolstered both his litigation and transactional experience at firms throughout Miami. Peter's background is also comprised of commercial and real estate transaction and finance knowledge. He has helped clients with everything from drafting contracts to reviewing abstract and title records, loan documents, closing documents, and issuing title policies.

During law school, Peter was involved in a number of organizations and extracurricular activities. He also served as the Staff Editor of the *St. Thomas Law Review*.

Honors & Awards

- Professional
 - Selected by his peers for inclusion in *Best Lawyers: Ones to Watch* for Banking and Finance Law, 2024; Litigation – Banking and Finance, 2023 – 2024
 - Named to *DiversityMBA's* list of "Top 100 under 50 Diverse Emerging Leaders," 2019

Practices

Consumer and Class Action Defense
Consumer Financial Services
Mortgage Servicing and Lender Litigation
Regulatory and Compliance Counseling

Education

J.D., *cum laude*, St. Thomas University School of Law, 2008
B.A., *cum laude*, Florida International University, 2006

Admissions

Florida
U.S. District Court for the Middle and Southern Districts of Florida

Languages

Spanish



- Academic
 - St. Thomas University School of Law
 - Book Award, "Civil Procedure I" and "Wills & Trusts"
 - Dean's List
 - Phi Delta Phi, Vice-Magister
 - Florida International University
 - Dean's List

Presentations

- Panelist, "Resuming Judicial and Non-Judicial Foreclosures," Hinshaw's Peer-to-Peer Financial Services Forum: The Frontlines of Mortgage Servicing, Virtual Event, March 30, 2021

Personal

As a Cuban American—born and raised in South Florida—Peter mostly enjoys spending time with his family appreciating the tropical weather and ocean. He met his wife in middle school, and now has two beautiful children that keep him on his toes. For pleasure, his family enjoys boating, sporting events, visiting the local zoo, and traveling.