



PATRICIA M. HERNANDEZ

Founding Partner

PRACTICE AREAS

- Lending
- Regulatory compliance
- Corporate law
- Mergers and acquisitions
- International and cross-border transactions

EDUCATION

- University of Miami, B.A. (magna cum laude), 1993
- University of Miami School of Law, J.D., (cum laude), 1996

BAR ADMISSIONS

- State of Florida, 1996

AWARDS

- Ranked as a Top Banking Attorney by Chambers USA.
- Recognized among “Best Lawyers in America” in Banking and Finance.
- Latin America’s Top 100 Female Attorneys, by Latinex.

Patricia M. Hernandez is a founding partner of AVILA, serves as the firm’s Managing Partner, and is one of the leaders in the Banking & Financial Services practice, as well as the Corporate, Mergers & Acquisitions department.

Ms. Hernandez has decades of experience representing domestic and international banks, financial institutions, money services businesses, and lending companies in all aspects of regulatory, compliance, lending, and transactional matters. She regularly represents clients before the Office of the Comptroller of the Currency (OCC), the Federal Reserve, the Federal Deposit Insurance Corporation (FDIC), the Florida Office of Financial Regulation, and several other regulatory agencies. She often assists banks in negotiating and complying with enforcement actions. She also counsels U.S. and foreign clients on the effects of OFAC regulations concerning Venezuela, Cuba, and other sanctioned parties.

Ms. Hernandez has specialized knowledge in lending transactions, including asset-backed, trade-finance, factoring, and Ex-Im Bank financing. She has exceptional experience in corporate matters, including acquisitions, corporate formation, and review and preparation of contracts for all types of transactions. She regularly counsels foreign businesses who wish to launch their products and services in the U.S.

She earned a Bachelor of Arts degree, magna cum laude, and a Juris Doctorate, cum laude, from the University of Miami. Ms. Hernandez currently serves on the Board of the Financial & International Business Association (FIBA), and previously served as its General Counsel. She is also a Board Member and Past President of the South Florida Banking Institute (SFBI), and a member of the Florida Association of Managing Partners. She is fluent in English and Spanish.



PROFESSIONAL ASSOCIATIONS

- Florida International Bankers Association (FIBA) – General Counsel (2013-2016), Board member (2010 to present)
- South Florida Banking Institute (SFBI) – past president and current member of the Board of Directors
- American Bar Association (ABA)
- IR Global, Florida Banking & Finance Representative
- Cuban American Bar Association (CABA)
- Served as a member of the Board of Directors of a Miami-based community bank, 2018 to 2020

AWARDS & INVOLVEMENT

- Women in the Law, by Best Lawyers – Business Edition 2016, within Banking & Finance section.
- Recognized among “Best Lawyers in America” in Banking and Finance (2010-2021).
- South Florida’s Top Finance Attorneys, by the South Florida Legal Guide (2010-2021).
- Florida Super Lawyers (2011-2021).
- Chivas Regal Order of Distinction.
- Nominated Regulatory Lawyer of the Year, Women in Law, by Chambers USA (2012).
- International Business Woman of the Year, by Organization of Women in International Trade (2010).
- Ranked as a Top Banking Attorney by Chambers USA (2010-2021).

Publications & Speaking Opportunities

- Regular speaker and panelist, for FIBA, SFBI, the Florida Bankers Association, the South Florida Compliance Association on topics of BSA/AML, OFAC and Sanctions Compliance, Lending, Consumer Compliance, Fair Lending and Corporate Governance.
- Yearly moderator of the ‘Ask the Examiners’ session at the annual FIBA AML Compliance Conference.
- Facilitate training courses for Boards of Directors, in-house legal departments, and other business units on a variety of topics.

REPRESENTATIVE MATTERS

- Successfully represented a financial institution in compliance with an extensive enforcement action by federal regulators.
- Represented Banesco USA in its acquisition and merger with Brickell Bank.
- Lead attorney on acquisition of local community bank by a foreign investor.
- Represented shareholders of a local family-owned business in its sale to an out-of-state private equity fund.
- Lead counsel in securing State of Florida licensing for money transmission companies, check cashers, and residential mortgage lenders and brokers.
- Regularly represents domestic and foreign investors on de novo and acquisitions, including drafting of definitive agreements and joint venture agreements.
- Represented client in connection with a \$15 million cross-border acquisition of Latin American-based trade loan portfolio insured by Ex-Im Bank.
- Represented client in a \$1.2 million acquisition of a life insurance company located in Dominican Republic. AVILA handled transactional negotiations and served as escrow agent.
- Represents a Latin American bank as lead with respect to its ongoing regulatory compliance matters, as well as an active regulatory enforcement action. AVILA is also assisting the bank's shareholders in connection with an ownership restructuring of its U.S. and foreign bank operations.
- Represented U.S. regional bank as purchaser in a \$100 million revolving uncommitted receivables purchase agreement. AVILA's representation included all aspects of the transaction, including drafting and negotiation of all transaction documents, as well as analysis of tax and regulatory issues.
- Regularly represents local bank as a lender in syndicated credit facilities.
- Regularly represents banks in connection with loans, SBA lending, asset-based financings, and other related matters.
- Regularly represents banks and financial services institutions with respect to regulatory matters, enforcement actions, and compliance.
- Represents community bank in general matters.
- Served as General Counsel to FIBA and represents the organization in advocacy efforts on behalf of FIBA constituents and members, including domestic and international banks. In addition, worked with the Florida Office of Financial Regulation to successfully modernize the Florida International Banking Statutes.