


Fernando C. Rivera-Maissonet

New York, NY

He/Him

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About Fernando

With more than a decade of experience, Fernando counsels banks and other financial institutions on litigated foreclosure, declaratory judgment, quiet title and breach of contract actions, and complaints brought by the New York State Department of Financial Services matters. He defends financial institutions in claims based on consumer protection statutes such as the Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Fair Debt Collection Practices Act (FDCPA), New York General Business Law § 349, and New York Banking Law §§ 6-l and 6-m.

From intake to resolution, Fernando evaluates risk and settlement alternatives to offer tailored strategies and cost-effective solutions.

Fernando is co-chair of the firm's Hispanic Latino Affinity Network (HLAN)

Fernando's Affiliations

- Conference on Consumer Finance Law (CCFL)
- Hispanic National Bar Association, Region II, Deputy Regional Governor, 2024 – 2026; Business Law Section, Co-Chair, 2024 – 2026; Chair, 2023 – 2024; Vice Chair, 2022 – 2023; Litigation and Dispute Resolution Section
- LatinoJustice PRLDEF, Next Generation Lideres Mentor, 2024 – 2025
- Leadership Council on Legal Diversity (LCLD), Fellow, 2026
- Mortgage Bankers Association
- New York City Bar Association, Consumer Affairs Committee, Class of 2026
- Puerto Rican Bar Association

Areas of Focus

Industries: Banking & Financial Institutions; Consumer Financial Services; Financial Services; Mortgage Lending & Servicing

Services: Complex Commercial Litigation; Fair Credit Reporting Act (FCRA); Fair Debt Collection Practices Act (FDCPA); Financial Services Litigation; Litigation & Trial; Mortgage Lending & Servicing Litigation; Telephone Consumer Protection Act (TCPA)

Experience

- Successfully defended lender before the appellate division against allegations that the lender's foreclosure action was time-barred based on the language of a pre-commencement letter.
- Successfully defended against motions to dismiss lenders' actions for lack of standing to foreclosure and for sanctions, which were affirmed on appeal by the New York Appellate Divisions.
- Successfully vacated several dispositive trial court orders issued pursuant to improper statutory grounds, including CPLR §§ 3215(c), 3216, 3404, and thereby allowed the lenders to continue the prosecution of the action and not be subject to a potential loss of lien.

Recognition

- *Marquis' "Who's Who" Directory*, 2025
- *New York Metro Super Lawyers*, Rising Star, 2025
- *Hispanic National Bar Association, Top Lawyers Under 40 Award*, 2024
- American Bar Association, Collaborative Bar Leadership Academy (CBLA), 2024

Credentials

Education

SUNY Buffalo Law School, JD, 2010

University of Dayton, BS, 2007

Bar Admissions

New York

Court Admissions

US Supreme Court

US Court of Appeals for the Second Circuit

US Bankruptcy Court for the Southern District of New York

US District Court for the Eastern District of New York

US District Court for the Southern District of New York

US District Court for the Western District of New York

Languages

Spanish

Interests

Did you know...

Fernando completed the 2017 and 2019 New York City marathons.

Community/Civic Activities

- Journey's End Refugee Services, Inc., Former Volunteer

Thought Leadership

Presentations

- Moderator, "Pioneers of Change: Shaping the Future Together," Hinshaw & Culbertson LLP and the Hispanic National Bar Association, Miami, Florida, October 17, 2024

Publications

- "2 NY Cases May Clarify Foreclosure Law Retroactively," *Law360*, July 16, 2025

Blog Posts

- Takeaways From Oral Argument in the New York Court of Appeals Review of FAPA Retroactivity, Oct 29, 2025
- New York Court of Appeals Accepts Certified Questions on Whether FAPA Should be Retroactively Applied, May 27, 2025
- Landmark New York Court of Appeals Decision Clarifying Calculation of Statute of Limitations in Mortgage Foreclosure Actions, Feb 19, 2021
- Second Circuit Finds HUD Assignees Immune from State Statute of Limitations Claims, Jan 21, 2021
- New York Court of Appeals Finds There is "No Checklist" to Prove Standing to Foreclose, While Leaving Newly-Enacted RPAPL 1302-a for Another Day, Jan 7, 2021

Events

- Hinshaw Sponsors New York City Bar Consumer Financial Law Conference, May 8, 2026
- Hinshaw Proudly Serves as Diamond Sponsor of 2026 Mortgage Bankers Association Conference, May 4–7, 2026
- April Toy Co-Presents Legal Ethics Panel at Firm-Sponsored HNBA/VIA 2025 Annual Convention, Sep 4, 2025
- Hinshaw Sponsors the Hispanic Bar Association of New Jersey’s 44th Annual Scholarship Gala and Awards Dinner, Jul 25, 2025
- Hinshaw and the Hispanic National Bar Association to Co-Sponsor Hispanic Heritage Month Celebration, Oct 17, 2024

In The News

- Fernando Rivera-Maissonet Analyzes the Significance for the Mortgage Industry of New York’s Highest Court Deciding to Review Whether the Retroactive Application of FAPA is Unconstitutional, Jul 21, 2025

Press Releases

- Hinshaw Attorneys Named to the LCLD 2026 Fellowship Class and 2026 Pathfinder Program, Jan 20, 2026
- Fernando C. Rivera-Maissonet Reappointed Co-Chair of the Hispanic National Bar Association’s Business Law Section, Oct 16, 2025
- Fernando Rivera-Maissonet Appointed to the New York City Bar Association Consumer Affairs Committee, Jun 16, 2025
- Fernando C. Rivera-Maissonet Cements Commitment to Hispanic Legal Community with New HNBA and LatinoJustice Leadership Positions, Oct 22, 2024
- Fernando Rivera-Maissonet Selected to Participate in the ABA’s 2024 Collaborative Bar Leadership Academy, May 30, 2024

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