

Rafael A. Santos-Hernández

SHAREHOLDER

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Rafael Santos-Hernández focuses his practice on representing mortgage and mezzanine lenders in the origination of commercial mortgage and mezzanine loans secured by real estate assets across the United States, Latin America, and the Caribbean. His experience includes representing senior lenders and mezzanine lenders in the purchase and sale of mortgage loans and mezzanine loans and in the negotiation of intercreditor agreements and co-lender agreements. Rafael has extensive experience representing lenders in loans intended for securitization and syndication, as well as representing lenders in the origination of construction loans.

He also has experience representing borrowers in the negotiation of real estate loans, as well as advising purchasers and sellers on the acquisition and disposition of hotel, office, and retail properties. Additionally, Rafael represents clients in connection with the structuring and negotiating of joint venture arrangements for the ownership of commercial real estate properties.

Education

- Cornell Law School (J.D., 2008)
- Georgetown University (B.S., 2005)
 - Foreign Service

Bar Admissions

- New York
- The Commonwealth of Puerto Rico

Court Admissions

- U.S. Court of Appeals, First Circuit
- U.S. District Court, District of Puerto Rico
- U.S. District Court, Southern District of New York

Memberships

Capabilities

- Real Estate Finance
- Finance

- Leadership Council on Legal Diversity (LCLD)
 - Fellows and Pathfinder Programs, 2025

Languages

- Spanish (Fluent)