

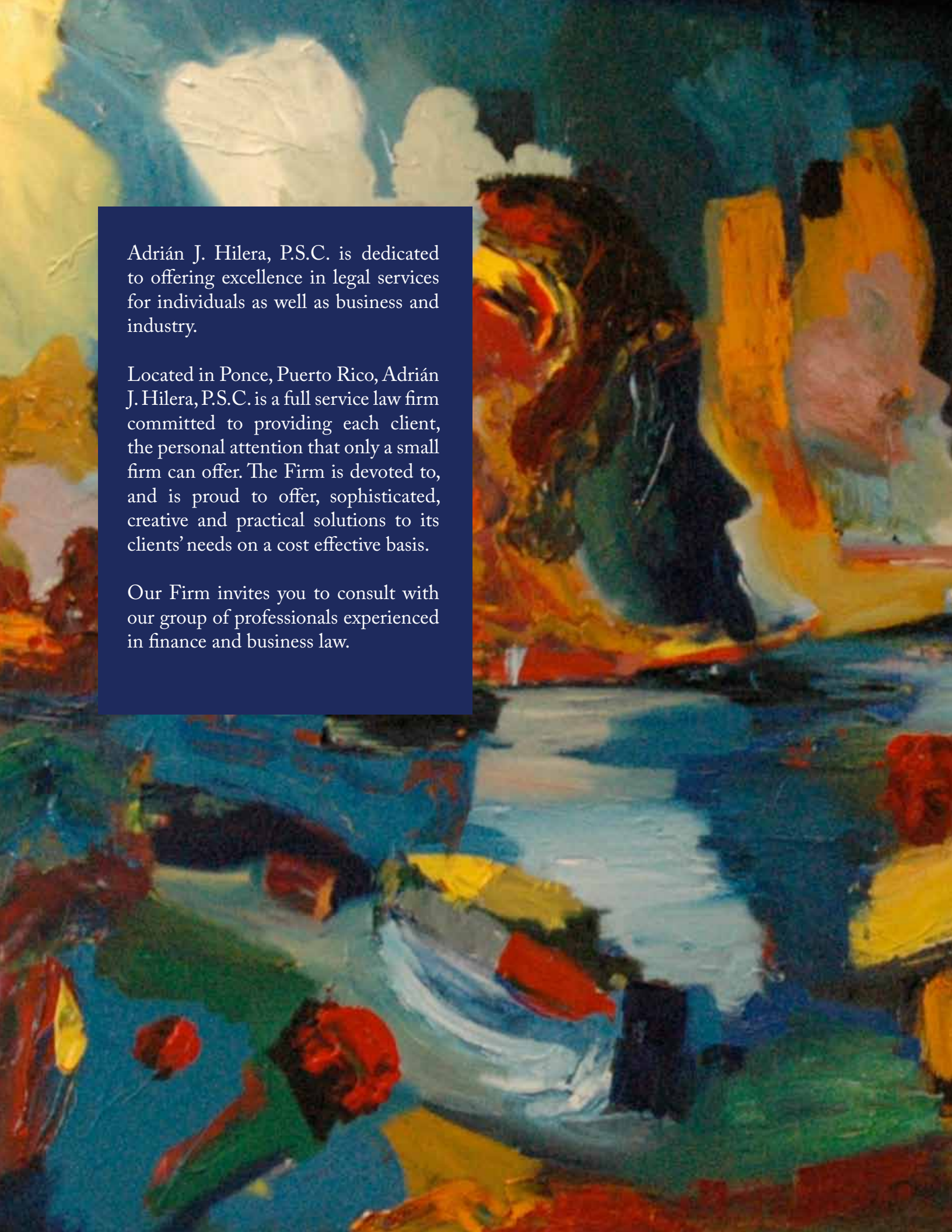


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ADRIÁN J. HILERA, P.S.C.

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ATTORNEYS AND COUNSELORS AT LAW

An abstract painting with vibrant colors including blue, yellow, red, green, and white, applied in thick, expressive brushstrokes. The composition is dynamic and textured, with various shapes and colors overlapping and blending together.

Adrián J. Hilera, P.S.C. is dedicated to offering excellence in legal services for individuals as well as business and industry.

Located in Ponce, Puerto Rico, Adrián J. Hilera, P.S.C. is a full service law firm committed to providing each client, the personal attention that only a small firm can offer. The Firm is devoted to, and is proud to offer, sophisticated, creative and practical solutions to its clients' needs on a cost effective basis.

Our Firm invites you to consult with our group of professionals experienced in finance and business law.

## About Us

Mr. Adrián J. Hilera-Torres, who for over fourteen years has been practicing law mainly as a real estate and corporate attorney, founded the firm in 2007. Since its beginning, the Firm has always provided the highest quality legal services in a skillful and efficient manner. The team of attorney(s) at Adrián J. Hilera, P.S.C. offer its clients high quality legal services usually handled by larger law firms, yet retain the personal attention of a small law firm.

Our practice is focused mainly on Banking, Finance, Real Estate, and Business Matters. We offer a full range of legal services to individuals and business including entity formation, contract preparation and negotiation, buying and selling personal, business and real estate assets. In addition, our firm is dedicated to serve the legal needs of the financial services industry by employing a practical and business oriented approach, handling all aspects of finance and banking, such as: documenting and closing mortgages, commercial loans, asset-based financing, restructuring and disposition of non-performing loans, and letters of credit. We represent and counsel clients in Collections, Foreclosures, Commercial, Mergers & Acquisitions and Uniform Commercial Code (UCC) issues.

# Attorneys

## **Adrián J. Hilera-Torres**

Mr. Hilera-Torres obtained a BS in finance from Villanova University in Pennsylvania (1995), a JD, magna cum laude, from the Pontifical Catholic University of Puerto Rico School of Law (1998), where he was a member of the editorial board of the law review, and a Masters of Law Degree (LL.M) from Georgetown University Law Center (2001), where he concentrated in Banking, Real Estate and Commercial Finance. Mr. Hilera-Torres is admitted to practice before the Commonwealth of Puerto Rico and the United States Court for the District of Puerto Rico.

Mr. Hilera-Torres is one of the leading commercial lending attorneys in Puerto Rico. He was an attorney in Biaggi & Biaggi, PSC from 1998 to 2005 in the areas of commercial lending and banking transactions. Thereafter, he joined Westernbank Puerto Rico where he was a Senior Vice President until April 2007, where he managed and supervised the commercial loan production of vice-presidents and branch managers; and assisted the President in the day-to-day affairs of the bank. Since then, Mr. Hilera has been engaged in private practice acting as counsel for various financial institutions in commercial lending, structured finance, collections, foreclosures, and workouts.

He is the author of Revised Article Nine of the Uniform Commercial Code (UCC): An Overview and Why Should Puerto Rico Approve It, Vol. 62, num. 2; abr-jun 2001, Revista del Colegio de Abogados de Puerto Rico – and the law review article “El Análisis Jurídico de la Negligencia Profesional de los Médicos desde el Punto de Vista Del Juez Asociado del Tribunal Supremo, Antonio S. Negrón García”, Vol. 36 Num.2-3, 1997, Revista de Derecho Puertorriqueño.

His principal areas of practice include real estate law and commercial lending.

## **Leo M. Irizarry Román**

Mr. Irizarry Román obtained a BA in Business Administration from the Pontifical Catholic University of Puerto Rico in 1997. He graduated Cum Laude from the Pontifical Catholic University of Puerto Rico, School of Law where he obtained his Juris Doctor.

Upon graduation from law school, Mr. Irizarry Román joined the firm Frau & Asociados as an Associate Attorney, where he worked for almost six years. Prior to joining Adrián J. Hilera, PSC as an Of Counsel he worked at the Irizarry Román Law Office.

Mr. Irizarry Román is admitted to practice before the Commonwealth of Puerto Rico. His principal areas of practice include collections, foreclosures and consumer mortgage lending.

# Our Practice

**We offer the following legal services to our clients:**

Collections  
Foreclosures and Alternative  
Landlord – Tenant  
Contracts  
Creditor's Right  
Construction  
Eminent Domain  
Homeowners Association  
Business and Commercial Law  
Banking and Financial Institutions  
Business Organizations  
Mergers, Acquisitions and Reorganizations  
Uniform Commercial Code (UCC)  
Real Estate  
Commercial Lending  
Financial Restructuring and Workouts  
Consumer Mortgage Lending  
General Corporate Law  
Commercial Litigation



# Clients & Transactions

Adrián J. Hilera, P.S.C. is a highly specialized law firm with clients reaching global business markets. We represent a broad range of clients, who provide important goods and services to the people of Puerto Rico and the United States; and are an essential component to our economy. We are proud of the long-term relationships we have developed with our clients over the years. It is a pleasure and a honor to be of service to them.

Below is a list of our significant clients:

**Alarmas de Ponce, Inc.**

**Marieli Hilera Real Estate**

**All Engineering Services, Corp.**

**Multispecialty Development Corp.**

**AR Institute of Gastroenterology, PSC**

**Oriental Bank & Trust**

**Banco Bilbao Vizcaya Argentaria Puerto Rico (BBVA Puerto Rico)**

**Oriental Mortgage**

**BBVAMortgage**

**Westernbank Puerto Rico**

**Banco Popular Puerto Rico**

**Plaza Fagot, Inc.**

**CCVA, Inc.**

**RG Mortgage, Corp.**

**Five Development Corp.**

**RG Premier Bank of Puerto Rico**

**Banco Financiero de Puerto Rico**

**Rovira Biscuits Corporation**

**Main Ponce, Inc.**

**BeeWee Mortgage Bankers Corporation**

Project	Role
Forbearance Agreement of over \$6,000,000 to a local real estate developer in Mayagüez, Puerto Rico	Lender's counsel
Recognition of Indebtedness, Ratification of Guarantees, Cosolidation of Loans, and Payment Plan Agreement for over \$4,000,000 to a local beach resort and spa.	Lender's counsel
Credit Facility of \$1,218,000 to a local breeder and cattle rancher in Hatillo, Puerto Rico.	Lender's counsel
Stipulation of Payment and Judgement by Consent of over \$10,000,000 to a local religious group.	Lender's counsel
Credit facility of over \$68,000,000.00 for the purchase of a local shopping center in Vega Alta, Puerto Rico.	Lender's counsel
Consolidation of existing loans of over \$83,000,000 to a local group of Shopping Center owners.	Lender's counsel
Credit facility of \$3,000,000 to a motel company in Ponce, Puerto Rico.	Lender's counsel
Line of credit of \$2,000,000 to a local plumbing contractor in Mayagüez, Puerto Rico.	Lender's counsel
Line of credit of \$1,200,000 to a local stevedoring contractor and shipping agency.	Lender's counsel
Credit facility of \$3,000,000 to a local shopping center located in Mayagüez, Puerto Rico.	Lender's counsel
Line of credit of \$1,000,000 to a local medical school.	Lender's counsel
Credit facility of \$1,000,000 to a local real estate developer.	Lender's counsel
Credit facility of over \$1,400,000 for the acquisition of certain commercial property in Arecibo, Puerto Rico by a local hospital.	Lender's counsel
Consolidation of existing credit facilities of over \$33,000,000 to a local hospital facility in Bayamón, Puerto Rico	Lender's counsel
Recognition of indebtedness, ratification of guarantees, & stipulation of payment agreement of \$24,000,000 to a local poultry producer.	Lender's counsel
Modifications of certain lines of credit and permanent loans of over \$30,000,000 to a local premier brewing company.	Lender's counsel
Conversion of permanent loans of certain credit facilities of over \$27,000,000 to a local convention center, hotel and casino.	Lender's counsel
Credit facility of over \$3,000,000 with Banco Popular de Puerto Rico.	Borrower's Counsel



# Contact Us

If you would like more information about the firm, its attorneys, or the areas in which we practice, please contact us at:

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One Plaza, Suite 102  
Ponce, Puerto Rico 00716

## Telephone

(787) 840-6575

## Fax

(787) 841-0782

## Website

[www.hileralaw.com](http://www.hileralaw.com)



## Contact Our Attorneys

We are proud to offer an array of legal services to our clients. If you have a question, please feel free to email any of our attorneys.

**Adrian J. Hilera-Torres**

[adrian@hileralaw.com](mailto:adrian@hileralaw.com)

[adrianhilera@gmail.com](mailto:adrianhilera@gmail.com)

## Careers

As one of Ponce's emerging law firms we have experienced continued growth. We offer challenging careers.

Please send your resume to: [patricia@hileralaw.com](mailto:patricia@hileralaw.com)

[www.hileralaw.com](http://www.hileralaw.com)