



## Alfredo "Fred" Ramos

### Associate

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Fred Ramos represents financial services clients in complex litigation and enforcement actions throughout the United States. He has significant experience litigating a wide range of complex commercial litigation matters in state, federal, and bankruptcy courts involving allegations of fraud, breach of contract, alleged violations of the Real Estate Settlement Procedures Act (RESPA), Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), the Telephone Consumer Protection Act (TCPA), and unfair and deceptive trade-practice statutes.

Fred began his legal career as a judicial law clerk for the Honorable Ricardo H. Hinojosa of the U.S. District Court for the Southern District of Texas in McAllen, Texas, one of the nation's busiest federal courts.

Prior to joining Hinshaw, Fred served as a secondee in the litigation department of a nationally recognized mortgage servicing company overseeing a portfolio of highly complex litigation and regulatory matters. His in-depth experience enables him to approach matters with a deep understanding of clients' objectives when providing practical and proactive legal guidance in order to identify and mitigate risk.

## Professional Affiliations

- Houston Young Lawyers Association

## Honors & Awards

- Texas Southern University Thurgood Marshall School of Law
  - CALI Award in "Constitutional Law"
  - CALI Award in "Criminal Procedure"
  - CALI Award in "Domestic Relations"
  - CALI Award in "Commercial Law"

## Representative Matters

- Successfully defended an investor in an adversarial bankruptcy proceeding against claims of fraud, breach of contract, defamation, and civil conspiracy.

## Practices

Consumer Financial Services  
Consumer and Class Action Defense  
Fair Credit Reporting Act  
The Telephone Consumer Protection Act  
Mortgage Servicing and Lender Litigation  
Regulatory and Compliance Counseling

## Industries

Banking & Finance

## Education

J.D., *summa cum laude*, Texas Southern University Thurgood Marshall School of Law, 2018

B.A., University of New Mexico, 2015

## Admissions

Texas

U.S. District Court for the Eastern, Southern, and Western Districts of Texas

## Languages

Spanish