



## Ralph W. Confreda, Jr.

**Senior Counsel**  
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Ralph W. Confreda, Jr. is an experienced trial lawyer who represents financial institutions and real estate clients in consumer finance litigation involving mortgages, state and federal statutes, real estate and title issues, and complex commercial litigation and appeals in state and federal courts in Florida and the U.S. Court of Appeals for the Eleventh Circuit.

Ralph's extensive experience includes:

- Real Estate Settlement Procedures Act (RESPA)
- Fair Debt Collection Practices Act (FDCPA)
- Fair Credit Reporting Act (FCRA)
- Florida Consumer Collection Practices Act (FCCPA)

He also represents individuals and business clients in residential and commercial real estate transactions in Florida and the Bahamas. Ralph has successfully rezoned properties, and resolved code and other local government violations, landlord/tenant disputes, evictions, unlawful detainer complaints and related actions. In addition, he routinely reviews and advises clients regarding abstract and title records, loan documents, and title policies.

During law school, Ralph completed judicial externships with the Honorable Stacy D. Glick and the Honorable Robert N. Scola, Jr. of the United States District Court for the Southern District of Florida. In his last year of law school, Ralph worked and studied at the Florida International University (FIU) College of Law Community Lawyering Clinic, where he advocated for and assisted disabled individuals with social security disability applications, including administrative hearings.

### Professional Affiliations

- American Bar Association
- The Florida Bar
- Broward County Bar Association
- Broward County Hispanic Bar Association

### Practices

Consumer Financial Services  
Fair Credit Reporting Act  
Mortgage Servicing and  
Lender Litigation

### Industries

Banking & Finance

### Education

J.D., Florida International  
University College of Law, 2010

B.B.A., University of Miami,  
2007

### Admissions

Florida

U.S. Court of Appeals for the  
Eleventh Circuit

U.S. District Court for the  
Middle, Northern, and  
Southern Districts of Florida

### Languages

Spanish



## Presentations

- "Legal Issues Impacting Financial Service Providers to the Marijuana Industry," 2022 Consumer Finance Legal Conference, New Orleans, Louisiana, October 20, 2022