



Fred W. Hoensch

Partner
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Fred Hoensch represents financial institutions in consumer, commercial, and business litigation in federal and state trial and appellate courts and before regulatory bodies.

He has extensive experience handling complex banking and servicing matters, including class actions, fair lending, origination, mortgage loan servicing, mortgage fraud, mortgage foreclosure, credit reporting, unfair and deceptive trade practices, and REO issues.

Fred regularly counsels clients on matters involving the Truth in Lending Act, Fair Housing Act, Real Estate Settlement Procedures Act, Home Ownership and Equity Protection Act, Equal Credit Opportunity Act, Fair Credit Reporting Act, Fair Debt Collections Practices Act, Telephone Consumer Protection Act, and the Uniform Commercial Code.

He also regularly represents creditors in Chapters 7, 11, and 13 bankruptcy cases, bankruptcy litigation including preference, fraudulent transfer and turnover actions, and bankruptcy appeals.

Honors & Awards

- Recognized on the Rising Stars list by Pennsylvania *Super Lawyers* magazine, 2014 – 2023

Representative Matters

- Obtained dismissal of class action complaints seeking hundreds of millions of dollars in damages for alleged violations of FHA/HUD regulations and state consumer protection laws.
- Secured affirmance by the U.S. Court of Appeals for the Third Circuit dismissing complaints alleging predatory lending, various state law claims, and Civil RICO violations.
- Successfully defended national bank in UCC class actions, seeking hundreds of millions of dollars in damages.
- Obtained monetary judgments in excess of \$150 million on behalf of financial institution clients.

Practices

Appellate
Bankruptcy, Restructuring & Workouts
Commercial Litigation
Consumer and Class Action Defense
Consumer Financial Services

Industries

Banking & Finance

Education

J.D., Temple University Beasley School of Law
B.A., *cum laude*, University of Pennsylvania

Admissions

Delaware
New Jersey
Pennsylvania
U.S. Court of Appeals for the Third Circuit
U.S. District Court for the District of Delaware
U.S. District Court for the District of New Jersey
U.S. District Court for the Eastern, Middle, and Western Districts of Pennsylvania



Presentations

- "Pennsylvania Sheriff's Sales and Lien Priority," Real Estate Institute, Pennsylvania Bar Institute
- Co-Presenter, "Judgment Enforcement in New Jersey: Ethical Considerations," Lorman Educational Services, OnDemand Course
- Co-Presenter, "Judgment Enforcement in New Jersey: Recovery from Non-Debtors," Lorman Educational Services, OnDemand Course
- Co-Presenter, "UCC Foreclosure Sales & Borrower Default Remedy Options," Mortgage Bankers Association, Webinar, 2019

Personal

Born and raised in Philadelphia, Fred spends his free time watching Philadelphia sports, tackling DIY renovation projects (mainly to justify new tools), and traveling.