

Fred W. Hoensch

Iselin, NJ

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✉️ fhoensch@hinshawlaw.com



About Fred

Fred 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. In addition to his regulatory work, he represents creditors in Chapters 7, 11, and 13 bankruptcy cases, bankruptcy litigation, including preference, fraudulent transfer and turnover actions, and bankruptcy appeals.

Areas of Focus

Industries: Banking & Financial Institutions; Consumer Financial Services; Financial Services

Services: Appellate; Bankruptcy, Workout Strategic Planning & Restructuring;
Complex Commercial Litigation ; Consumer & Class Action Defense;
Fair Credit Reporting Act (FCRA); Fair Debt Collection Practices Act (FDCPA);
Financial Services Litigation ; Litigation & Trial;
Mortgage Lending & Servicing Litigation ; Telephone Consumer Protection Act (TCPA)

Experience

- 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 US 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.

Recognition

- *Pennsylvania Super Lawyers*, Rising Stars, 2014 – 2023

No aspect of this advertisement has been approved by the Supreme Court of New Jersey.

Credentials

Education

Temple University Beasley School of Law, JD
University of Pennsylvania, BA, *cum laude*

Bar Admissions

New Jersey
Pennsylvania

Court Admissions

US Court of Appeals for the Third Circuit
US District Court for the District of Delaware
US District Court for the District of New Jersey
US District Court for the Eastern District of Pennsylvania
US District Court for the Middle District of Pennsylvania
US District Court for the Western District of Pennsylvania

Interests

Did you know...

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

Thought Leadership

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

Press Release

- Hinshaw Adds Four Partners to Financial Services Group in New Jersey, Apr 16, 2025