

Alfredo “Fred” Ramos

Houston, TX

He/Him

📞 346-553-4512

✉️ framos@hinshawlaw.com



About Fred

Fred represents financial services clients nationwide in complex litigation and enforcement actions, from pre-suit to trial and appeal. He is experienced in mortgage servicing, mortgage lending, fraud, breach of contract, and unfair and deceptive trade practice statutes. He litigates alleged violations of the Real Estate Settlement Procedures Act (RESPA), the Truth in Lending Act (TILA), the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), and the Telephone Consumer Protection Act (TCPA) in state, federal, and bankruptcy courts.

Fred's Affiliations

- Houston Young Lawyers Association
- Leadership Council on Legal Diversity (LCLD), Pathfinder, 2025

Areas of Focus

Industries: Banking & Financial Institutions; Consumer Financial Services; Financial Services; Mortgage Lending & Servicing

Services: Appellate; Complex Commercial Litigation ; Consumer & Class Action Defense;
Fair Credit Reporting Act (FCRA); Fair Debt Collection Practices Act (FDCPA);
Financial Services Litigation ; Financial Services Regulatory & Compliance;
Litigation & Trial; Mortgage Lending & Servicing Litigation ; Regulatory & Compliance ;
Telephone Consumer Protection Act (TCPA)

Experience

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

Recognition

- *Texas Super Lawyers*, 2025
- Texas Southern University Thurgood Marshall School of Law, CALI Awards in Constitutional Law, Criminal Procedure, Domestic Relations, and Commercial Law

Credentials

Education

Texas Southern University Thurgood Marshall School of Law, JD, *summa cum laude*, 2018
University of New Mexico, BA, 2015

Bar Admissions

Texas

Court Admissions

US District Court for the Eastern District of Texas
US District Court for the Southern District of Texas
US District Court for the Western District of Texas

Languages

Spanish

Interests

Did you know...

Outside the office, Fred likes to enjoy new restaurants and travel with his family. He is also a fierce supporter of the San Antonio Spurs and the Dallas Cowboys.

Thought Leadership

Press Releases

- Hinshaw Attorneys Named to the LCLD 2025 Fellowship Class and 2025 Pathfinder Program, Feb 3, 2025
- Hinshaw Expands Texas Presence with New Dallas Office and a Team of Financial Services Attorneys, Feb 1, 2023