



Los Angeles

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Related Services

- Consumer Financial Services Defense
- Directors and Officers
- FinTech
- Financial Services Litigation, Regulation and Enforcement
- Litigation
- Privacy/California Consumer Privacy Act
- Regulatory Compliance and Enforcement Actions

Education

J.D., University of California, Hastings College of the Law, 2009

B.A., University of California, San Diego, 2006

Christopher R. Fredrich Special Counsel

Chris Fredrich focuses his practice on complex civil litigation, with an emphasis in financial services matters and consumer class and individual action defense.

Chris represents banks, lenders, loan servicers, investors and other financial institutions in state and federal court proceedings, at both the trial and appellate levels. He has significant experience litigating claims arising under the Truth in Lending Act, Fair Credit Reporting Act, Fair Debt Collection Practices Act and Telephone Consumer Protection Act, as well as claims based on state laws regulating debt collection, loan servicing, loss mitigation and foreclosure practices. He has defended multiple actions alleging violations of state consumer protection laws, including California's Unfair Competition Law and Rosenthal Act.

Chris also has significant experience advising clients in regulatory and compliance matters. This includes conducting comprehensive internal procedure reviews, assessing risk in connection with institutional investment opportunities, and counseling clients on privacy and data breach notification issues. In addition, Chris assists clients in responding to state and federal regulator inquiries.

Chris maintains an active pro bono practice and is a two-time recipient of Stroock's Public Service Project Award for his pro bono representation of a victim of financial elder abuse.

Representative Matters

Litigation

- A national bank in coordinating the defense of over 40 individual actions and multiple putative class actions in state and federal courts arising from loan servicing and non-judicial foreclosure practices.
- A national bank in successfully compelling arbitration in a putative class action under California's Unfair Competition Law and Consumers Legal Remedies Act related to debit card practices, defeating claims that the relief sought was "public injunctive relief."
- A commercial real estate investment company in a breach of contract action related to tax obligations for changes in ownership of a flagship retail location.
- A national bank in a wire fraud action related to the purchase of cryptocurrency.

- A trustee of residential mortgage-backed securities in a federal action and appeal concerning the novel issue of whether a promissory note with a negative amortization provision is a “negotiable instrument” under the California Commercial Code.

Regulatory and Compliance

- Various clients in developing compliance programs and defense strategies in response to the California Consumer Privacy Act.
- An automotive finance company in a national data breach response, including developing notice to impacted customers.
- A national bank in review of policies and procedures for the management and disposition of real estate owned (REO) properties, including compliance with the Fair Housing Act and Equal Credit Opportunity Act.

Honors & Awards

- *Super Lawyers* Magazine 2015-19, Listed in Southern California as a “Rising Star” for Consumer Law and Civil Litigation Defense

Memberships

- Chair, Committee on the Administration of Justice, a standing committee of the Litigation Section of the California Lawyers Association (formerly part of the State Bar of California)
- Planning Committee Member, UC San Diego Alumni Association, Los Angeles Regional Club

Speeches & Events

- Speaker, “Defeating Class Certification: Using Personal Jurisdiction to Defeat Litigation Tourism,” Strafford Live Webinar, December 5, 2019

Publications

- “California Attorney General CCPA FAQs – Clarification for Consumers, Help for Businesses,” *Stroock Special Bulletin*, July 15, 2020
- “Top 5 Focus Areas As CCPA Enforcement Commences,” *Stroock Special Bulletin*, June 30, 2020
- “Proposed Regulations Flesh Out California Consumer Privacy Act,” *Stroock Special Bulletin*, October 11, 2019
- “Arbitration Update – Relief Sought in Class Action Held Not to Be ‘Public Injunctive’ Relief,” *Stroock Special Bulletin*, September 20, 2018

Admitted To Practice

California

District of Columbia

U.S. District Court, Central District of California; U.S. District Court, Eastern District of California; U.S. District Court, Northern District of California; U.S. District Court, Southern District of California; U.S. Court of

