

**FILED**  
SAN MATEO COUNTY

APR 16 2024

Clerk of the Superior Court

By \_\_\_\_\_  
DEPUTY CLERK

1 KRISTOFER W. BIORN (SBN 160100)  
SCOTT A. FRASER (SBN 287639)  
2 CRIST | BIORN | SHEPHERD | ROSKOPH APC  
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5 Attorneys for PETER C. HO, TRUSTEE

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SUPERIOR COURT OF THE STATE OF CALIFORNIA  
COUNTY OF SAN MATEO

IN THE MATTER OF:  
TRUST A UNDER THE JAMES F. HO AND GRACE  
C. HO DECLARATION OF TRUST DATED  
SEPTEMBER 11, 1992, AS AMENDED

Case No. 17-PRO-00973  
[Consolidated with 17-PRO-01084]

**JUDGMENT**

PETER C. HO, TRUSTEE OF TRUST A OF THE  
JAMES F. HO AND GRACE C. HO DECLARATION  
OF TRUST DATED SEPTEMBER 11, 1992, AS  
AMENDED,

PETITIONER,

v.


DEBBY CHANG, AND DOES 1 THROUGH 20,  
INCLUSIVE,  
RESPONDENT

ESTATE OF:  
JAMES F. HO, AKA JAMES FUJEN  
HO AND JAMES HO,  
DECEASED

1 A trial was held on September 18-22 and 25-27, 2023 and December 11, 14, 15, 2023  
2 before Hon. Catherine A. Gallagher (ret.)<sup>1</sup>. Kristofer W. Biorn and Scott A. Fraser of Crist |  
3 Biorn | Shepherd | Roskoph APC appeared for petitioner Peter C. Ho, Trustee of Trust A of the  
4 James F. Ho and Grace C. Ho Declaration of Trust dated September 11, 1992, as amended.  
5 David W. Baer of Hartog, Baer, Zabronsky, a professional corporation, appeared for respondent  
6 Debby Chang. This judgment has been approved as to form, as signed by counsel on the next  
7 page.

8 After consideration of the evidence, oral and documentary, that was admitted at trial and  
9 the applicable law, the Court hereby renders judgment in favor of petitioner Peter C. Ho, trustee  
10 and against respondent Debby Chang in the amount of one million seven hundred six thousand  
11 dollars and no/cents (\$1,706,000). The Court further finds that this judgment shall not be  
12 dischargeable under the bankruptcy law set forth at United States Code, Title 11, and shall  
13 constitute an exception to discharge pursuant to Section 523 of Title 11 of the United States  
14 Code, in that: (a) this judgment constitutes a judgment for money obtained by false pretenses,  
15 false representations and actual fraud (11 U.S.C. §523(a)(2)(A)) and (b) this judgment  
16 constitutes a judgment for willful and malicious injury (11 U.S.C. §523(a)(6).

17  
18 Dated: April 15, 2024

  
HON. CATHERINE A. GALLAGHER (RET.)  
TEMPORARY JUDGE OF THE  
SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SAN MATEO

26 \_\_\_\_\_  
27 <sup>1</sup> On April 14, 2021, the Judge of the Superior Court of California, County of San Mateo, issued  
28 an order pursuant to the parties' stipulation that the Hon. Catherine A. Gallagher's (Ret.) be  
appointed to serve as temporary judge of the San Mateo County Superior Court in the within  
matter for all purposes.

1 **APPROVED AS TO FORM:**

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CRIST, BIORN, SHEPHERD AND ROSKOPH  
A Professional Corporation

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7 DATED: April 10, 2024

*Kristofer Biorn*

Kristofer W. Biorn

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HARTOG BAER ZABRONSKY  
A Professional Corporation

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14 DATED: April 10, 2024

*David Baer*

David W. Baer

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JUDGMENT