

FIRST PACTRUST BANCORP INC  
 Form 3  
 June 29, 2007

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

OMB Number: 3235-0104  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 0.5

**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

|  |          |          |                                      |  |  |
|--|----------|----------|--------------------------------------|--|--|
| 1. Name and Address of Reporting Person *  |          |          | 2. Date of Event Requiring Statement | 3. Issuer Name <b>and</b> Ticker or Trading Symbol                         |  |
| Â INVESTORS OF AMERICA LIMITED PARTNERSHIP |          |          | (Month/Day/Year)                     | FIRST PACTRUST BANCORP INC [FPBT]  |  |
| (Last)                                     | (First)  | (Middle) |                                      | 4. Relationship of Reporting Person(s) to Issuer                           | 5. If Amendment, Date Original Filed(Month/Day/Year)                             |
|  | (Street) |          |                                      | (Check all applicable)   | 6. Individual or Joint/Group Filing(Check Applicable Line)                       |
|  |          |          |                                      | <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner       | <input type="checkbox"/> Form filed by One Reporting Person                      |
|  |          |          |                                      | <input type="checkbox"/> Officer <input checked="" type="checkbox"/> Other | <input checked="" type="checkbox"/> Form filed by More than One Reporting Person |
|  |          |          |                                      | (give title below) (specify below)   |  |
|  |          |          |                                      | Member of 13(d) Group  |  |
| (City)                                     | (State)  | (Zip)    |                                      |  |  |

**Table I - Non-Derivative Securities Beneficially Owned**

| 1. Title of Security (Instr. 4) | 2. Amount of Securities Beneficially Owned (Instr. 4) | 3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 4. Nature of Indirect Beneficial Ownership (Instr. 5) |
|---------------------------------|---|--|---|
| Common Stock                    | 206,000   | I  | See Note 1  |
| Common Stock                    | 268,000   | I  | See Note 2  |
| Common Stock                    | 43,680  | I  | See Note 3  |
| Common Stock                    | 4,300   | I  | See Note 4  |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

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| 1. Title of Derivative Security<br>(Instr. 4) | 2. Date Exercisable and<br>Expiration Date<br>(Month/Day/Year) | 3. Title and Amount of<br>Securities Underlying<br>Derivative Security<br>(Instr. 4) | 4. Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 5. Ownership<br>Form of<br>Derivative<br>Security:<br>Direct (D)<br>or Indirect<br>(I)<br>(Instr. 5) | 6. Nature of Indirect<br>Beneficial Ownership<br>(Instr. 5) |
|---|--|--|--|--|---|
|   | Date<br>Exercisable  | Expiration<br>Date   | Title  | Amount or<br>Number of<br>Shares   |   |

## Reporting Owners

| Reporting Owner Name / Address   | Relationships |           |         |                          |
|--|---------------|-----------|---------|--------------------------|
|  | Director      | 10% Owner | Officer | Other                    |
| INVESTORS OF AMERICA LIMITED PARTNERSHIP<br>^<br>First Capital America, Inc.<br>135 NORTH MERAMEC<br>CLAYTON, MO 63105 | ^             | ^         | ^       | Member of 13(d)<br>Group |
| DIERBERG JAMES F<br>^<br>Dierberg James Faron II<br>135 NORTH MERAMEC<br>CLAYTON, MO 63105                             | ^             | ^         | ^       | Member of 13(d)<br>Group |

## Signatures

James F. Dierberg, President of First Securities America, Inc., the General Partner of Investors of America Limited Partnership

06/29/2007

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

^

### Remarks:

1) These securities are owned by Investors of America Limited Partnership ("Investors") and may be

2) These securities are owned by First Capital and may be deemed to be indirectly owned by Inv

3) These securities are owned by JFD Lvg Trust and may be deemed to be indirectly owned by

4) These securities are owned by JFD II and may be deemed to be indirectly owed by Investors

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

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