

FIRST PACTRUST BANCORP INC
 Form 3
 June 29, 2007

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

OMB APPROVAL

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

Reporting Owners

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

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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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