

FIRST PACTRUST BANCORP INC
 Form 4
 June 29, 2007

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

OMB APPROVAL
 OMB Number: 3235-0287
 Expires: January 31, 2005
 Estimated average burden hours per response... 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN 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 *
 INVESTORS OF AMERICA
 LIMITED PARTNERSHIP

2. Issuer Name and Ticker or Trading Symbol
 FIRST PACTRUST BANCORP INC
 [FPTB]

5. Relationship of Reporting Person(s) to Issuer
 (Check all applicable)

(Last) (First) (Middle)
 135 NORTH MERAMEC
 (Street)

3. Date of Earliest Transaction
 (Month/Day/Year)
 06/27/2007

____ Director
 ____ Officer (give title below) 10% Owner
 ____ Other (specify below)
 Member of 13(d) Group

CLAYTON, MO 63105

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 ____ Form filed by One Reporting Person
 Form filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V Amount (A) or (D) Price			
Common Stock	06/27/2007		S	84,000 D \$ 24.25	122,000	I	See Note 1
Common Stock	06/27/2007		S	0 D \$ 0	268,000	I	See Note 2
Common Stock	06/27/2007		S	0 D \$ 0	43,680	I	See Note 3
Common Stock	06/27/2007		S	0 D \$ 0	4,300	I	See Note 4

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474
(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned (Instr. 5)
				Code	V (A) (D)	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 135 NORTH MERAMEC CLAYTON, MO 63105				Member of 13(d) Group
First Capital America, Inc. 135 NORTH MERAMEC CLAYTON, MO 63105				Member of 13(d) Group
DIERBERG JAMES F				Member of 13(d) Group
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 4(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 deemed to be indirectly owned by Investors, JFD Lvg Trust and JFD Lvg Trust II.
- 2) These securities are owned by First Capital and may be deemed to be indirectly owned by Investors, JFD Lvg Trust and JFD Lvg Trust II.
- 3) These securities are owned by JFD Lvg Trust and may be deemed to be indirectly owned by Investors, First Capital and JFD Lvg Trust II.
- 4) These securities are owned by JFD II and may be deemed to be indirectly owned by Investors, First Capital and JFD Lvg Trust II.

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

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.