

INVESTORS OF AMERICA LIMITED PARTNERSHIP  
 Form 4  
 April 20, 2010

**FORM 4**

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

OMB APPROVAL

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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)  
 05/05/2009

\_\_\_ Director \_\_\_X\_\_\_ 10% Owner  
 \_\_\_ Officer (give title below) \_\_\_ Other (specify below)

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  
 \_X\_ 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) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
|                                 |                                      |  |                                | (A) or (D)<br>Code V Amount (D) Price                             |   |  |   |
| Common Stock                    | 05/05/2009                           |  | S                              | 2,500 D \$ 8.3836   | 1,800   | I  | See Note (4)  |
| Common Stock                    | 05/07/2009                           |  | S                              | 1,800 D \$ 8.25   | 0   | I  | See Note (4)  |
| Common Stock                    |                                      |  |                                |   | 122,000   | I  | See Note (1)  |
| Common Stock                    |                                      |  |                                |   | 268,000   | I  | See Note (2)  |
| Common Stock                    |                                      |  |                                |   | 43,680  | I  | See Note (3)  |

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

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(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 Owned Following Reporting Transaction (Instr. 6) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|---|
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|---|

## Reporting Owners

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

## Signatures

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

04/20/2010

\_\_Signature of Reporting Person

Date

James F. Dierberg, President of First Capital America, Inc.

04/20/2010

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| <u>Signature of Reporting Person</u>   | Date       |
|--|------------|
| James F. Dierberg, Trustee of the James F. Dierberg Living Trust Dated 10/8/85 | 04/20/2010 |
| <u>Signature of Reporting Person</u>   | Date       |
| James F. Dierberg II   | 04/20/2010 |
| <u>Signature of Reporting Person</u>   | 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).
  - (1) These securities are owned by Investors of America, Limited Partnership ("Investors") and may be deemed to be indirectly owned by First Capital America, Inc. ("First Capital"), James F. Dierberg, Trustee of the James F. Dierberg Living Trust Dated 10/8/85 ("JFD Lvg Trust") and James F. Dierberg II ("JFD II"). Members of the Dierberg Family and the Dierberg Family Trusts are shareholders of First Capital and First Securities America, Inc. ("FSA"), the General Partner of Investors. JFD II is the son of James F. Dierberg, the Trustee of JFD Lvg Trust. First Capital, JFD Lvg Trust and JFD II disclaim beneficial ownership of these securities.
  - (2) These securities are owned by First Capital and may be deemed to be indirectly owned by Investors, JFD Lvg Trust and JFD II. Members of the Dierberg Family and the Dierberg Family Trusts are shareholders of First Capital and FSA, the General Partner of Investors. JFD II is the son of James F. Dierberg, the Trustee of JFD Lvg Trust. Investors, JFD Lvg Trust and JFD II disclaim beneficial ownership of these securities.
  - (3) These securities are owned by JFD Lvg Trust and may be deemed to be indirectly owned by Investors, First Capital and JFD II. Members of the Dierberg Family and the Dierberg Family Trusts are shareholders of First Capital and FSA, the General Partner of Investors. JFD II is the son of James F. Dierberg, the Trustee of JFD Lvg Trust. Investors, First Capital and JFD II disclaim beneficial ownership of these securities.
  - (4) These securities are owned by JFD II and may be deemed to be indirectly owned by Investors, First Capital and JFD Lvg Trust. Members of the Dierberg Family and Dierberg Family Trusts are shareholders of First Capital and FSA, General Partner of Investors. JFD II is the son of James F. Dierberg, the Trustee of JFD Lvg Trust; Investors, First Capital and JFD Lvg Trust disclaim beneficial ownership of these securities.

### Remarks:

Explanation of Response - Item 1: This Form 4 is filed jointly by Investors of America, Limited Partnership ("Investors"), Fir

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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