

PFF BANCORP INC
Form 8-K
December 20, 2007

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

**FORM 8-K
CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934**

Date of report (Date of earliest event reported): December 20, 2007

PFF BANCORP, INC.
(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of
incorporation)

001-16845
(Commission File
Number)

95-4561623
(IRS Employer Identification No.)

**9337 Milliken Avenue
Rancho Cucamonga, CA**
(Address of principal executive offices)

91730
(Zip Code)

Registrant's telephone number, including area code: **(909) 941-5400**

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425).
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12).
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)).
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)).

Item 8.01 Other Events.

On December 20, 2007, the Company sent a letter to Mr. Michael E. Kelly, Chairman of FBOP Corporation and Cottonwood Holdings, Inc. regarding the application filed by FBOP Corporation with the Federal Reserve for permission to purchase up to 24.9% of the shares of PFF Bancorp, Inc. The letter is attached as an exhibit to this

filing.

Item 9.01 Financial Statements and Exhibits.

The following exhibit is filed with this report:

<u>Exhibit No.</u>	<u>Description</u>
99.1	Company letter sent to Mr. Michael E. Kelly, Chairman of FBOP Corporation and Cottonwood Holdings, Inc. regarding the application filed by FBOP Corporation with the Federal Reserve for permission to purchase up to 24.9% of the shares of PFF Bancorp, Inc.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PFF BANCORP, INC.

By: /s/ Gregory C. Talbott
Gregory C. Talbott
Senior Executive Vice President,

Chief Operating Officer/Chief

Financial Officer and Treasurer

Date: December 20, 2007