

Mail Stop 4561

December 27, 2006

*By U.S. Mail*

Beth Sanders  
Executive Vice President and Chief Financial Officer  
1<sup>st</sup> Centennial Bancorp  
218 East State Street  
Redlands, CA 92373

**Re: 1<sup>st</sup> Centennial Bancorp**  
**Form 10-K for Fiscal Year Ended December 31, 2005**  
**Filed March 24, 2006**  
**File No. 000-29105**

Dear Ms. Sanders:

We have completed our limited review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Kevin W. Vaughn  
Branch Chief