

RULE FAMILY TRUST UDT 12 17 98
 Form 3
 April 24, 2008

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

OMB APPROVAL

OMB Number: 3235-0104
 Expires: January 31, 2005
 Estimated average burden hours per response... 0.5

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 RULE ARTHUR RICHARDS		(Month/Day/Year)	Bofi Holding, Inc. [BOFI]	
(Last)	(First)	(Middle)	02/07/2008	
7770 EL CAMINO REAL			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
CARLSBAD,Â CAÂ 92009			<input type="checkbox"/> Director	<input checked="" type="checkbox"/> 10% Owner
(City)	(State)	(Zip)	<input type="checkbox"/> Officer	<input type="checkbox"/> Other
			(give title below)	(specify below)
				6. Individual or Joint/Group Filing(Check Applicable Line)
				<input type="checkbox"/> Form filed by One Reporting Person
				<input checked="" type="checkbox"/> Form filed by More than One Reporting Person

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	3,000 ⁽¹⁾	D	Â
Common Stock	20,000 ⁽¹⁾	I	By wife
Common Stock	797,300 ⁽²⁾	I	By Exploration Capital Partners 1998-B L.P. ⁽³⁾
Common Stock	50,000 ⁽²⁾	I	By Global Resource Investments Ltd. ⁽⁴⁾
Common Stock	100,000 ⁽²⁾	I	By Resource Capital Investment Corp. ⁽⁵⁾

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

SEC 1473 (7-02)

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.

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

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
RULE ARTHUR RICHARDS 7770 EL CAMINO REAL CARLSBAD, CA 92009	Â	Â X	Â	Â
RULE FAMILY TRUST UDT 12 17 98 7770 EL CAMINO REAL CARLSBAD, CA 92009	Â	Â X	Â	Â

Signatures

/s/ Gretchen Carter, attorney-in-fact for Arthur Richards Rule 04/23/2008
**Signature of Reporting Person Date

/s/ Gretchen Carter, attorney-in-fact for Arthur Richards Rule as trustee of Rule Family Trust 04/23/2008
 udt 12/17/98 Date
**Signature of Reporting Person

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).
- (1) The shares are beneficially owned by Arthur Richards Rule.
- (2) The shares are beneficially owned by both reporting owners, the Rule Family Trust udt 12/17/98 and Arthur Richards Rule.
- (3) The general partner of Exploration Capital Partners 1998-B L.P. is Resource Investment Management Corporation, which is owned 100% by the Rule Family Trust udt 12/17/98. Arthur Richards Rule is co-Trustee of the Rule Family Trust udt 12/17/98.
- (4) Global Resource Investments Ltd. is owned 100% by Rule Investments, Inc., which is owned 100% by the Rule Family Trust udt 12/17/98. Arthur Richards Rule is co-Trustee of the Rule Family Trust udt 12/17/98.
- (5) Resource Capital Investment Corp. is owned 100% by the Rule Family Trust udt 12/17/98. Arthur Richards Rule is co-Trustee of the Rule Family Trust udt 12/17/98.

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.