FLAGSTAR BANCORP INC Form 8-K October 31, 2008

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# **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): October 30, 2008

Flagstar Bancorp, Inc.

(Exact Name of Registrant as Specified in Charter)

Michigan 1-16577 38-3150651 (State or other jurisdiction (Commission (I.R.S. Employer Identification No.) of incorporation) File Number)

## 5151 Corporate Drive, Troy, Michigan

48098

(Address of Principal Executive Offices)

(Zip Code)

Registrant s telephone number, including area code: (248) 312-2000

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))

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<u>Item 2.02 Results of Operations and Financial Condition</u> <u>Item 9.01 Financial Statements and Exhibits</u>

SIGNATURE

EX-99.1

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### Item 2.02 Results of Operations and Financial Condition

On October 30, 2008, Flagstar Bancorp, Inc. (the Company) issued a press release regarding its results of operations and financial condition for the three and nine months ended September 30, 2008. The text of the press release is included as Exhibit 99.1 to this report. The Company will include final financial statements and additional analyses for the three and nine months ended September 30, 2008 as part of its Quarterly Report on Form 10-Q covering those periods.

The information in this Item 2.02, including the exhibit attached hereto, is furnished pursuant to Item 2.02 and shall not be deemed filed for any other purpose, including for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the Exchange Act ), or otherwise subject to the liabilities of that Section. The information in this Item 2.02 of this Current Report on Form 8-K shall not be deemed incorporated by reference into any filing under the Securities Act of 1933 or the Exchange Act regardless of any general incorporation language in such filing.

### **Item 9.01 Financial Statements and Exhibits**

(d) The following exhibit is being furnished herewith:

Exhibit No. Exhibit Description

99.1 Press release of Flagstar Bancorp, Inc. dated October 30, 2008.

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## **SIGNATURE**

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.

FLAGSTAR BANCORP, INC.

Date: October 31, 2008 By: /s/ Paul D. Borja

Paul D. Borja

Executive Vice-President and Chief Financial Officer