FLAGSTAR BANCORP INC Form 8-K January 22, 2015

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

FORM 8-K

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Current Report
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934
Date of Report (Date of earliest event reported): January 22, 2015

(Exact name of registrant as specified in its charter)

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

5151 Corporate Drive, Troy, Michigan 48098 (Address of principal executive offices) (Zip Code) (248) 312-2000 (Registrant's telephone number, including area code)

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:

o 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
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFF 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition

On January 22, 2015, Flagstar Bancorp, Inc. (the "Company") issued a press release regarding its preliminary results of operations and financial condition for the three months and year ended December 31, 2014. The text of the press release is furnished as Exhibit 99.1 to this report. The Company will include final financial statements and additional analysis for the year ended December 31, 2014 as part of its Annual Report on Form 10-K.

On January 22, 2015, the Company will hold a conference call to review fourth quarter and full year 2014 earnings. A copy of the slide presentation to be used by the Company on the conference call is furnished as Exhibit 99.2 to this Current Report on Form 8-K.

Item 9.01 Financial Statements and Exhibits

Exhibits

- 99.1 Press release of Flagstar Bancorp, Inc. dated January 22, 2015
- 99.2 Flagstar Bancorp, Inc. Conference Call Presentation Slides Earnings Presentation Fourth Quarter 2014

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.

Dated: January 22, 2015 By: /s/ James K. Ciroli

James K. Ciroli

Executive Vice President and Chief Financial

Officer

Exhibit Index

Exhibit No. Description

99.1 Press release of Flagstar Bancorp, Inc. dated January 22, 2015

99.2 Flagstar Bancorp, Inc. Conference Call Presentation Slides - Earnings Presentation Fourth Quarter 2014