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FLAGSTAR BANCORP INC  
Form 8-K  
October 26, 2005

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: OCTOBER 24, 2005

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

|  |  |   |
|--|--|---|
| MICHIGAN<br>(State or other jurisdiction of<br>incorporation)                    | 1-16577<br>(Commission File<br>Number) | 38-3150651<br>(I.R.S. Employer<br>Identification No.) |
| 5151 CORPORATE DRIVE, TROY, MICHIGAN<br>(Address of principal executive offices) |  | 48098<br>(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:

- 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 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On October 24, 2005, Flagstar Bancorp, Inc. issued a press release regarding its results of operations and financial condition for the three and nine months ended September 30, 2005. The text of the press release is included as Exhibit 99.1 to this report. The information included in the press release text and the financial supplement is considered to be "furnished" under Securities Exchange Act 1934. The Company will include final financial statements and additional analyses for the three and nine months ended September 30, 2005, as part of its Form 10-Q covering that period.

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ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(c) The following exhibit is being furnished herewith:

| Exhibit No.<br>----- | Exhibit Description<br>-----                                    |
|----------------------|---|
| 99.1                 | Press release of Flagstar Bancorp, Inc. dated October 24, 2005. |

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: October 26, 2005

By: /s/ Paul D. Borja

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Paul D. Borja  
Executive Vice President and Chief  
Financial Officer

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EXHIBIT INDEX

| Exhibit No.<br>----- | Exhibit Description<br>-----                                    |
|----------------------|---|
| 99.1                 | Press Release of Flagstar Bancorp, Inc. dated October 24, 2005. |