FLAGSTAR BANCORP INC Form 8-K November 02, 2006

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): November 2, 2006 Flagstar Bancorp, Inc. (Exact name of registrant as specified in its charter)

Michigan

(State or other jurisdiction of incorporation)

1-16577 (Commission File Number) **38-3150651** (I.R.S. Employer Identification No.)

48098

(Zip Code)

5151 Corporate Drive, Troy, Michigan

(Address of principal executive offices)

(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)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

TABLE OF CONTENTS

Item 8.01 Other Events Exhibit Index Press Release, dated November 2, 2006

Item 8.01 Other Events

On November 2, 2006, Flagstar Bancorp, Inc. (the Company) issued a press release announcing that Thomas J. Hammond, Chairman of the Board of Directors of the Company, has established a pre-arranged stock trading plan with a brokerage firm in accordance with guidelines specified under Rule 10b5-1 of the Securities Exchange Act of 1934, as amended, and the Company s policies regarding stock transactions by insiders. Sales of shares pursuant to the stock trading plan will be disclosed publicly through Form 144 and Form 4 filings with the Securities and Exchange Commission. The text of the press release is included as Exhibit 99.1 to this report and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

(c) The following exhibit is being furnished herewith:

Exhibit No.Exhibit Description99.1Press release of Flagstar Bancorp, Inc. dated November 2, 2006.

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: November 2, 2006

By: /s/ Paul D. Borja Paul D. Borja Executive Vice President and Chief Financial Officer

Exhibit Index

Exhibit No.Description99.1Press release of Flagstar Bancorp, Inc. dated November 2, 2006.