

FLAGSTAR BANCORP INC

Form 8-K

March 30, 2007

**Table of Contents**

**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): March 30, 2007  
Flagstar Bancorp, Inc.  
(Exact name of registrant as specified in its charter)**

<b>Michigan</b> (State or other jurisdiction of incorporation)	<b>1-16577</b> (Commission File Number)	<b>38-3150651</b> (I.R.S. Employer Identification No.)
<b>5151 Corporate Drive, Troy, Michigan</b> (Address of principal executive offices)	<b>(248) 312-2000</b> (Registrant's telephone number, including area code)	<b>48098</b> (Zip 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))
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**TABLE OF CONTENTS**

Item 7.01 Regulation FD Disclosure

Item 9.01 Financial Statements and Exhibits

SIGNATURE

Annual Letter to Shareholders

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**Table of Contents**

**Item 7.01 Regulation FD Disclosure**

On March 30, 2007, Flagstar Bancorp, Inc. (the Company ) released its annual letter to shareholders from Thomas J. Hammond, Chairman of the Board and Mark T. Hammond, its Vice-Chairman, President and Chief Executive Officer, that will be contained in the Company s annual report to shareholders. The annual letter to shareholders is included as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

The information in this Item 7.01, including the exhibit attached hereto, is furnished pursuant to Item 7.01 and shall not be deemed filed for any purpose, including for the purposes of Section 18 of the Securities Exchange Act of 1934 (the Exchange Act ), or otherwise subject to the liabilities of that Section. The information in this Item 7.01 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**

(c) The following exhibit is being furnished herewith:

<u>Exhibit No.</u>	<u>Exhibit Description</u>
99.1	Annual letter to shareholders.

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**Table of Contents**

**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: March 30, 2007

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