

Edgar Filing: FLAGSTAR BANCORP INC - Form 8-K

FLAGSTAR BANCORP INC  
Form 8-K  
January 11, 2005

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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: January 10, 2005

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

MICHIGAN  
(State or other jurisdiction of  
incorporation)

1-16557  
(Commission File  
Number)

38-3150651  
(I.R.S. Employer  
Identification No.)

5151 CORPORATE DRIVE, TROY, MICHIGAN  
(Address of principal executive offices)

48098  
(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))

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ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On January 10, 2005, Flagstar Bancorp, Inc issued a press release  
announcing information regarding its operational statistics for the month ended  
December 31, 2004 and updated earnings guidance for the fourth quarter and full

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year 2004. The text of the press release is included as Exhibit 99.1 to this report.

The information furnished pursuant to this Current Report on Form 8-K (including the exhibits hereto) shall not be considered "filed" under the Securities Exchange Act of 1934, as amended, nor shall it be incorporated by reference into any of the Company's filings under the Securities Act of 1933, as amended, or under the Securities Exchange Act of 1934, as amended, unless the Company expressly states in such filing that such information is to be considered "filed" or incorporated by reference therein.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(c) The following exhibit is being furnished herewith:

Exhibit No. -----	Exhibit Description -----
99.1	Press release text of Flagstar Bancorp, Inc. dated January 10, 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: January 11, 2005

By: /s/ Michael W. Carrie

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Michael W. Carrie  
Executive Director, Chief Financial  
Officer, and Treasurer

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EXHIBIT INDEX

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