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FLAGSTAR BANCORP INC  
Form 8-K  
December 08, 2005

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): DECEMBER 8, 2005

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.)
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 8.01 OTHER EVENTS

On December 8, 2005, Flagstar Bancorp, Inc. issued a press release announcing that Flagstar ABS, LLC, a wholly-owned subsidiary of Flagstar Bank, FSB, has issued \$600 million aggregate principal amount of asset backed notes through Flagstar Home Equity Loan Trust 2005-1. Flagstar Bank, FSB is a wholly-owned subsidiary of Flagstar Bancorp, Inc. The text of the press release is included as Exhibit 99.1 to this report.

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ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(c) The following exhibits are being furnished herewith:

Exhibit No. -----	Exhibit Description -----
99.1	Press Release dated December 8, 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: December 8, 2005

By: /s/ Paul D. Borja

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Paul D. Borja  
Executive Vice-President and Chief Financial  
Officer

Exhibit Index  
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Exhibit No. -----	Exhibit Description -----
99.1	Press Release dated December 8, 2005.