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FLAGSTAR BANCORP INC  
Form 8-K  
January 22, 2004

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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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): January 21, 2004

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

Michigan ----- (State or Other Jurisdiction of Incorporation)	0-22353 ----- (Commission File Number)	38-3150651 ----- (I.R.S. Employer Identification No.)
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5151 Corporate Drive, Troy, Michigan 48098  
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(Address of principal executive offices)

(248) 312-2000  
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Registrant's telephone number, including area code

Not Applicable  
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(Former Name or former address, if changed since last report)

Item 12. Results of Operations and Financial Conditions.

On January 20, 2004, Flagstar Bancorp, Inc. (the "Company") announced its financial results for the fourth quarter and year ended December 31, 2003. The full text of the press release is set forth in Exhibit 99.1 hereto. The information in this report, including the exhibit hereto, is being furnished pursuant to Item 12, "Results of Operations and Financial Condition," and shall

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not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, and is not incorporated by reference into any filing of the Company, whether made before or after the date hereof, regardless of any general incorporation language in such filing.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on behalf by the undersigned hereunto duly authorized.

FLAGSTAR BANCORP, INC.

Date: January 21, 2004

By: /s/ Michael W. Carrie

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Michael W. Carrie  
Executive Director, Chief Financial  
Officer and Treasurer  
(Duly Authorized Representative)

EXHIBIT INDEX

EXHIBIT NO.	DESCRIPTION
EX-99.1	Press Release