FLAGSTAR BANCORP INC

Form 4

Common Stock

Flagstar

Bancorp,

February 07	, 2006											
FORM	14		CT CT T			~~~	NOT			PPROVAL		
UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549						OMB Number:	3235-0287					
Check the if no lon	ger STATEM	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF								January 31, 2005		
Section 16. SECURITIES Form 4 or							Estimated average burden hours per response 0.5					
Form 5 obligations may continue. See Instruction 1(b). Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940												
(Print or Type	Responses)											
HAMMOND KIRSTIN A Symbo								5. Relationship of Reporting Person(s) to Issuer				
	FLAGSTAR BANCORP INC [(NYSE:FBC)]					(Check all applicable)						
(N			3. Date of Earliest Transaction (Month/Day/Year) 02/03/2006					X Director 10% Owner Other (specify below) below) Executive Director				
(Street) 4. If Ar				If Amendment, Date Original ed(Month/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person				
(City)	(State)	(Zip)	Tabl	e I - Non-I	Derivative	Secu	rities Acq	quired, Disposed o	f, or Beneficia	ally Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Transaction Date 2A. Deemed Execution Date, if any (Month/Day/Year)			Code (Instr. 3, 4 and 5)				Ownership Form: Direct (D) or	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Flagstar				Code V	Amount		Price	(Instr. 3 and 4)				
Bancorp, Inc. Common Stock	02/03/2006			A	2,275	A	\$ 0	4,283	D			
Flagstar Bancorp, Inc.	02/06/2006			F	936	D	\$ 14.26	3,347	D			

51,042

I

By Trust

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Inc. Common Stock Flagstar Bancorp, By 401(k) 4,333.07 (1) I Inc. Plan Common Stock Flagstar Bancorp, By 35,695 I Inc. Husband Common Stock Flagstar Bancorp, By Husband's

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of **SEC 1474** information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

5,520,713

Trust

9. Nu Deriv Secu Bene Own Follo Repo Trans (Insti

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transac Code (Instr. 8	5. tionNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	7. Titl Amou Under Secur (Instr.	int of lying	8. Price of Derivative Security (Instr. 5)	
				Code V	/ (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Inc.

Stock

Common

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			

2 Reporting Owners

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HAMMOND KIRSTIN A 5151 CORPORATE DRIVE TROY, MI 48098

X

Executive Director

Signatures

/s/ Kirstin A. 02/07/2006 Hammond

**Signature of Reporting
Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Because the stock fund component of the 401(k) Plan is accounted for in unit accounting, the number of share equivalents is based on the closing price of Flagstar Bancorp, Inc. common stock on February 6, 2006.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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