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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 5. Other Events and Required FD Disclosure.

On January 21, 2004, Flagstar Bancorp, Inc. (the "Company") announced it would redeem all of its Trust Preferred Securities on April 30, 2004. The full text of the press release is set forth in Exhibit 99.1

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

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(a) - (b) Not applicable.

(c) The following exhibit is filed as part of this report.

Exhibit 99.1            Press release dated January 21, 2004

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