

Kerin Matthew A  
 Form 3  
 December 14, 2009

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

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)

|  |         |                                      |  |  |
|--|---------|--------------------------------------|--|--|
| 1. Name and Address of Reporting Person *                              |         | 2. Date of Event Requiring Statement | 3. Issuer Name <b>and</b> Ticker or Trading Symbol |  |
| Â Kerin Matthew A  |         | (Month/Day/Year)                     | FLAGSTAR BANCORP INC [(NYSE:FBC)]                  |  |
| (Last)   | (First) | (Middle)                             | 12/04/2009   |  |
| C/O FLAGSTAR BANCORP, INC., Â 5151 CORPORATE DRIVE                     |         |                                      | 4. Relationship of Reporting Person(s) to Issuer   | 5. If Amendment, Date Original Filed(Month/Day/Year) |
| (Street)   |         |                                      |  | (Check all applicable)                               |
|  |         |                                      | <input type="checkbox"/> Director                  | <input type="checkbox"/> 10% Owner                   |
|  |         |                                      | <input checked="" type="checkbox"/> Officer        | <input type="checkbox"/> Other                       |
|  |         |                                      | (give title below) (specify below)                 |  |
|  |         |                                      | Executive Vice-President                           |  |
| TROY, Â MI Â 48098   |         |                                      |  |  |
| (City)   | (State) | (Zip)                                |  |  |
| 6. Individual or Joint/Group Filing(Check Applicable Line)             |         |                                      |  |  |
| <input checked="" type="checkbox"/> Form filed by One Reporting Person |         |                                      |  |  |
| <input type="checkbox"/> Form filed by More than One Reporting Person  |         |                                      |  |  |

**Table I - Non-Derivative Securities Beneficially Owned**

| 1. Title of Security<br>(Instr. 4)  | 2. Amount of Securities Beneficially Owned<br>(Instr. 4) | 3. Ownership Form:<br>Direct (D)<br>or Indirect (I)<br>(Instr. 5) | 4. Nature of Indirect Beneficial Ownership<br>(Instr. 5) |
|-------------------------------------|--|---|--|
| Flagstar Bancorp, Inc. Common Stock | 0  | D   | Â  |

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

SEC 1473 (7-02)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security<br>(Instr. 4) | 2. Date Exercisable and Expiration Date<br>(Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security<br>(Instr. 4) | 4. Conversion or Exercise Price of Derivative | 5. Ownership Form of Derivative Security: | 6. Nature of Indirect Beneficial Ownership<br>(Instr. 5) |
|---|---|--|---|---|--|
|---|---|--|---|---|--|

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| Date Exercisable | Expiration Date | Title | Amount or Number of Shares | Security | Direct (D) or Indirect (I) (Instr. 5) |
|------------------|-----------------|-------|----------------------------|----------|---------------------------------------|
|------------------|-----------------|-------|----------------------------|----------|---------------------------------------|

## Reporting Owners

| Reporting Owner Name / Address  | Relationships |           |                            |       |
|---|---------------|-----------|----------------------------|-------|
|   | Director      | 10% Owner | Officer                    | Other |
| Kerin Matthew A<br>C/O FLAGSTAR BANCORP, INC.<br>5151 CORPORATE DRIVE<br>TROY, MI 48098 | ^             | ^         | ^ Executive Vice-President | ^     |

## Signatures

/s/ Matthew A. Kerin 12/14/2009

\*\*Signature of Reporting Person Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(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).

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.