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Tierney Mich	ael J										
Form 4											
July 10, 2012										PPROVAL	
FORM	4 UNITED	STATES	S SECUR	ITIES A	ND EXC	CHAI	NGE	COMMISSION		FFNOVAL	
		~		hington,					Number:	3235-0287	
Check this box if no longer									Expires:	January 31,	
subject to Section 16 Form 4 or	F CHAN	GES IN I SECUR		CIA	NERSHIP OF	Estimated a burden hou response	irs per				
Form 5 obligation may conti <i>See</i> Instru- 1(b).	nue. Section 17	(a) of the		ility Hold	ing Com	pany	Act o	ge Act of 1934, of 1935 or Sectio 40	·		
(Print or Type R	esponses)										
1. Name and Address of Reporting Person <u>*</u> Tierney Michael J			2. Issuer Name and Ticker or Trading Symbol FLAGSTAR BANCORP INC [(NYSE:FBC)]					5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last)	(First) (Middle)		Earliest Tra	ansaction			Director	10%	6 Owner	
C/O FLAGS	TAR BANCOR	Р,	(Month/Da 07/06/20	ay/Year)	insuction			X Officer (give below)		er (specify	
(Street) TROY, MI 48098			4. If Amendment, Date Original Filed(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 			
		(7:)						Person			
(City)	(State)	(Zip)	Table	e I - Non-D	erivative S	ecuri	ties Ac	quired, Disposed o	f, or Beneficial	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction Da (Month/Day/Year) Execution any	emed on Date, if /Day/Year)	Code (Instr. 8)		(A) of of (D 4 and (A) or)) 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Flagstar Bancorp, Inc. Common Stock	07/06/2012			A Code V	Amount 4,654	(D)	Price $\$ 0$ (1)		D		
Flagstar Bancorp, Inc. Common Stock								8,242 <u>(2)</u>	I	By 401(k) Plan	

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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.

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	le and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	onNumber	Expiration D	ate	Amou	int of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	rlying	Security	Secu
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Secur	ities	(Instr. 5)	Bene
	Derivative				Securities			(Instr.	3 and 4)		Owne
	Security				Acquired						Follo
	•				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									. .		
									Amount		
						Date	Expiration		or		
						Exercisable Date	Title Number				
				<u> </u>					of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
Tierney Michael J C/O FLAGSTAR BANCORP, INC. 5151 CORPORATE DRIVE TROY, MI 48098			Executive Vice-President			
Signatures						
/s/ Michael						

Tierney 07/10/2012 **Signature of

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).
- These shares of Flagstar Bancorp, Inc. Common Stock represent a portion of the reporting person's salary, net of withholdings and (1)deductions, and were issued under Flagstar Bancorp, Inc.'s 2006 Equity Incentive Plan.
- 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 (2)closing price of Flagstar Bancorp, Inc. Common Stock.

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.

Reporting Person