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HAMMOND THOMAS J Form 5 Febr F

Form 5 February 14	l. 2006									
FORM	<u> </u>							OMB AF	PROVAL	
Check th no longer	UNITED is box if	STATES SI	ECURITIES AN Washington, I			GE CO	OMMISSION	OMB Number: Expires:	3235-0362 January 31,	
to Sectio Form 4 c 5 obligat may cont See Instr	n 16. or Form ANN ions tinue.		ATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES					Estimated a burden hou response		
1(b).	Filed pur ^{Holdings} Section 17(i	a) of the Pub	ction 16(a) of the blic Utility Holdin the Investment C	ng Comp	any A	Act of 1	1935 or Section	I		
	Address of Reporting ND THOMAS J	Sy FI	Issuer Name and Tio /mbol LAGSTAR BAN NYSE:FBC)]				5. Relationship of ssuer (Check	Reporting Pers		
(Last)	(First) ((M	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2005				X DirectorX 10% Owner X Officer (give title Other (specify below) below) Chairman of the Board			
5151 COR	PORATE DRIVE						Chairm	ian of the Boai	u	
	(Street)		Filed(Month/Day/Year)				int/Group Reporting			
TROY, M	/IÂ 48098					-	_X_ Form Filed by C Form Filed by M Person			
(City)	(State)	(Zip)	Table I - Non-Der	rivative Se	curitie	es Acqui	ired, Disposed of,	or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		Code	4. Securit (A) or Di (Instr. 3,	isposed	l of (D)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Flagstar Bancorp, Inc. Common Stock	08/26/2005	Â	F4 <u>(1)</u>	Amount 6,500	(D)	Price \$ 18.75	(Instr. 3 and 4) 16,178	(Instr. 4) D	Â	

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Flagstar Bancorp,

Inc. Common Stock

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Bancorp, Inc. Â Â Â Â Â Â Â 53,128.26 I By 401(k) Plan Stock	Common	Â		Â	Â	ÂÂ	53,128.26	I	•
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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 information
contained in this form are not required to respond unless
the form displays a currently valid OMB control number.SEC 2270
(9-02)

 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)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	ınt of rlying	8. Price of Derivative Security (Instr. 5)	9. of D S G E I S G I S (I I
				(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
		10% Owner	Officer	Other				
HAMMOND THOMAS J 5151 CORPORATE DRIVE TROY, MI 48098	ÂX	X	Chairman of the Board	Â				

Signatures

**Signature of

Reporting Person

/s/ Thomas J. 02/14/2006 Hammond

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) These shares were withheld by the Company to satisfy the Mr. Hammond's tax withholding obligation upon the vesting of restricted stock.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.