



Central District  
One Financial Place  
440 S. LaSalle St., Suite 2700  
Chicago, IL 60605

**Conditional Approval #1165  
December 2016**

November 10, 2016

Mr. Michael King  
Vice President  
Flagstar Bank  
5151 Corporate Drive  
Troy, Michigan 48098

Subject: OCC Control Number: 2016-CE-Relocation-292825, OCC Charter Number: 708412

Dear Mr. King:

The Office of the Comptroller of the Currency (OCC) hereby approves Flagstar Bank, Troy, Michigan to relocate a branch from 37020 Garfield Road, Clinton Township, Macomb County, Michigan 48036 to 40900 Garfield Road, Clinton Township, Macomb County, Michigan 48313, to be known as the Clinton Township/Garfield Branch.

This approval is granted based on a thorough review of all information available, including the representations and commitments made in the application and by the bank's representatives. Based on our review, the OCC determined that approval to establish the branch is consistent with the relevant regulatory factors set forth in 12 CFR 5.31, applicable state law, and with the Community Reinvestment Act, the National Historic Preservation Act, and the National Environmental Policy Act.

If the branch office is not relocated within 18 months from the date of this letter date, the approval automatically terminates unless the OCC grants an extension.

Within 10 days after relocating, the bank must advise this office of the branch office's relocation date, so the OCC may complete its records. Reference the OCC control number in your letter.

If the branch is closed, a 90-day advance notice of proposed branch closing must be submitted to the OCC pursuant to 12 USC 1831r-1. Following the expiration of the 90-day notification period, a final closing notice should be submitted to this office.

November 10, 2016  
Mr. Michael King  
Flagstar Bank

This approval and the activities and communications by OCC employees in connection with the filing do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the United States, any agency or entity of the United States, or any officer or employee of the United States, and do not affect the ability of the OCC to exercise its supervisory, regulatory and examination authorities under applicable laws and regulations. The foregoing may not be waived or modified by any employee or agent of the OCC or the United States. Our approval is based on the bank's representations, submissions, and information available to the OCC as of this date. The OCC may modify, suspend or rescind this approval if a material change in the information on which the OCC relied occurs prior to the date of the transaction to which this decision pertains. The foregoing may not be waived or modified by any employee or agent of the OCC or the United States.

A separate letter is enclosed requesting your feedback on how we handled the referenced application. We would appreciate your response so we may improve our service. If you have any questions, please contact Brittani L. Anderson, Licensing Technician at (312) 660-8753 or email [Brittani.Anderson@occ.treas.gov](mailto:Brittani.Anderson@occ.treas.gov).

Sincerely,

*signed*

Nancy M. Sundstrom  
Director for District Licensing

Enclosure: Survey