



Flagstar Bank offers exceptional full-service banking and lending expertise with a distinctive, personal focus. Chartered in 1987 as a federal savings bank, today Flagstar has assets of \$16.9 billion, is a top 5 bank mortgage originator,¹ and the fifth-largest savings bank in the country. Our team's financial craftsmen possess skill and pride in their work that is reflected in their commitment to creating solutions tailor-fit for each customer.

Having access to the proper tools—like our wide range of consumer, business, and commercial products and services—is vital for any specialist's success. After carefully listening to clients, Flagstar's craftsmen know exactly which tools will work best to create a custom solution for their needs.

Our commitment extends to the community, where we support efforts which promote homeownership and financial well-being all across Michigan, including special grant programs, down payment assistance, and CRA mortgage programs. Our employees donate their time volunteering in a variety of programs and organizations in the communities we serve.

As a community bank, we operate 99 branches in Michigan and provide a full complement of products and services, including builder financing and loan syndications. Our commercial banking business is based on relationships and built on trust, relying on talented bankers to custom-craft solutions for customers. Our mortgage division operates nationally through 95 retail locations and a wholesale network of 1,000 brokers in all 50 states. We are also a leading servicer and subservicer of mortgage loans—handling recordkeeping for \$91 billion in home loans.

To find out more about Flagstar Bank's wide range of banking and lending services—including Professional Loans crafted with special benefits for attorneys, including \$395 off closing costs²—please contact:

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EQUAL HOUSING LENDER MEMBER FDIC

¹Source: *Inside Mortgage Finance*, June 30, 2017

²**\$395 off closing costs offer:** The borrower is responsible for all other closing costs and prepaid expenses. This offer is for qualified loans only, cannot be used to reduce any other fees, and cannot be combined with any other mortgage fee reduction offer. Mortgage application date must be on or before 12/31/18. Terms and conditions are subject to change without notice