

October 17, 2025

Mr. Christopher Crawford  
Office of the Comptroller of the Currency  
Chief Counsel's Office  
400 7th St. SW  
Washington, DC 20219

Dear Mr. Crawford,

The New York Stock Exchange certifies its approval for listing and registration of the Bifurcated Option Note Unit SecuritiES<sup>SM</sup> of Flagstar Bank, National Association, under the Exchange Act of 1934.

Sincerely,

