NOVASTAR FINANCIAL INC Form 8-K November 14, 2007 UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE

SECURITIES EXCHANGE ACT OF 1934

November 14, 2007

Date of Report (Date of earliest event reported)

NOVASTAR FINANCIAL, INC.

(Exact name of registrant as specified in its charter)

Maryland (State or other jurisdiction of incorporation or organization) 001-13533 (Commission File Number) 74-2830661

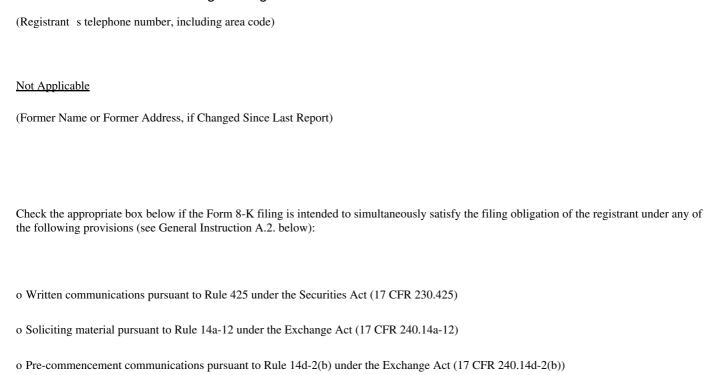
(I.R.S. Employer Identification No.)

8140 Ward Parkway, Suite 300, Kansas City, MO 64114

(Address of principal executive offices)

(Zip Code)

(816) 237-7000



o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

INFORMATION TO BE INCLUDED IN THE REPORT

Item 2.02 Results of Operations and Financial Condition

On November 14, 2007, NovaStar Financial Inc. announced financial results for the quarter ended September 30, 2007. Third quarter net loss available to common shareholders was reported as \$598.0 million or \$64.05 per diluted common share. The press release announcing the earnings for the third quarter ended September 30, 2007 is included as Exhibit 99 and is incorporated herein by reference.

References to the registrant s website do not incorporate by reference the information on the registrant s website into this Current Report and the registrant disclaims any such incorporation by reference.

Item 9.01 Financial Statements and Exhibits

- (d) Exhibits
- 99 Press Release dated November 14, 2007 NovaStar Financial Announces Third-Quarter 2007 Results and Third Quarter Investor Conference Call

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

NOVASTAR FINANCIAL, INC.

DATE: November 14, 2007

/s/ Gregory S. Metz Gregory S. Metz Chief Financial Officer

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99	Press Release dated November 14, 2007 NovaStar Financial Announces Third-Quarter 2007 Results and Third Quarter Investor Conference Call