

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

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(Registrant's telephone number, including area code)

Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**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

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**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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**Exhibit Index**

Exhibit

Number

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