

NOVASTAR FINANCIAL INC  
Form 8-K  
October 29, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(d) OF THE**  
**SECURITIES EXCHANGE ACT OF 1934**

October 28, 2004

Date of Report (Date of earliest event reported)

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**NOVASTAR FINANCIAL, INC.**

(Exact name of registrant as specified in its charter)

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**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

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(Address of principal executive offices)

(Zip Code)

(816) 237-7000

(Registrant's telephone number, including area code)

Not Applicable

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

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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**

Pursuant to Item 2.02 of Form 8-K, NovaStar Financial, Inc. is hereby furnishing, as an Exhibit to this current report on Form 8-K, a copy of its earnings release for the third quarter of 2004 publicly released on October 28, 2004.

**Item 9.01 (c) Exhibit**

99.1 Press Release dated October 28, 2004 NovaStar Financial Reports Third-Quarter Earnings and \$1.40 Dividend as Mortgage Loan Portfolio Surpasses \$11 Billion.

**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.

DATE: October 29, 2004

NOVASTAR FINANCIAL, INC.

/s/ Gregory S. Metz

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Gregory S. Metz  
Chief Financial Officer

**Exhibit Index**

**Exhibit  
Number**

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99.1 Press Release dated October 28, 2004 NovaStar Financial Reports Third-Quarter Earnings and \$1.40 Dividend as Mortgage Loan Portfolio Surpasses \$11 Billion.