NOVASTAR FINANCIAL INC Form 8-K December 12, 2005 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

December 12, 2005

Date of Report (Date of earliest event reported)

## NOVASTAR FINANCIAL, INC.

(Exact name of registrant as specified in its charter)

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

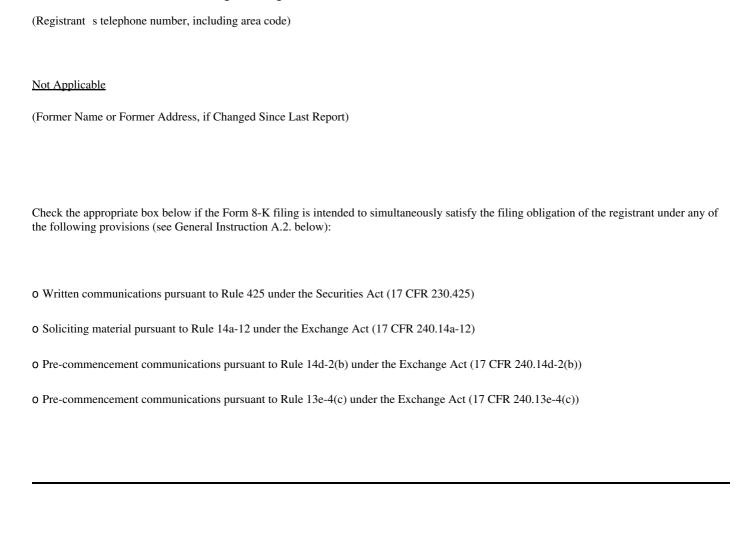
74-2830661 nission File (I.R.S. Employer er) Identification No.)

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

(Address of principal executive offices)

(Zip Code)

(816) 237-7000



#### INFORMATION TO BE INCLUDED IN THE REPORT

#### Item 7.01 Regulation FD Disclosure

On December 12, 2005, NovaStar Financial, Inc. reported its Monthly Loan Origination Data and Selected Non-Conforming Loan Origination Data for the month of November on its website (www.novastarmortgage.com). The presentation of this data 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

- (c) Exhibits
- 99 Monthly Loan Origination Data and Selected Non-Conforming Loan Origination Data.

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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: December 12, 2005

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

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Exhibit

## Number

99 Monthly Loan Origination Data and Selected Non-Conforming Loan Origination Data.