

NOVASTAR FINANCIAL INC  
Form 8-K  
May 25, 2005

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**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**

**Date Of Report (Date Of Earliest Event Reported): 05/25/2005**

**NOVASTAR FINANCIAL, INC.**  
(Exact Name of Registrant as Specified in its Charter)

**Commission File Number: 001-13533**

**MD**  
(State or Other Jurisdiction of  
Incorporation or Organization)

**74-2830661**  
(I.R.S. Employer  
Identification No.)

**8140 Ward Parkway, Suite 300, Kansas City, MO 64114**  
(Address of Principal Executive Offices, Including Zip Code)

**816.237.7000**  
(Registrant's Telephone Number, Including Area Code)

(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:

- 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(17CFR240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act(17CFR240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act(17CFR240.13e-4(c))
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Items to be Included in this Report

**Item 7.01. Regulation FD Disclosure**

Pursuant to Item 7.01 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 press release.

**Item 9.01. Financial Statements and Exhibits**

(C)

99.1 Press Release dated May 25, 2005, "NovaStar Announces Public Offering of Common Stock."

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**Signature(s)**

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 hereunto duly authorized.

NOVASTAR FINANCIAL, INC.

Date: May 25, 2005.

By: /s/ Gregory S. Metz

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Gregory S. Metz  
Chief Financial Officer

**Exhibit Index**

<b><u>Exhibit No.</u></b>	<b><u>Description</u></b>
EX-99.1	Press Release dated May 25, 2005, "NovaStar Announces Public Offering of Common Stock."