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

April 22, 2003

Date of Report (Date of earliest event reported)

NOVASTAR FINANCIAL, INC.

(Exact Name of Registrant as Specified in Charter)

Maryland (State or Other Jurisdiction

001-13533 (Commission File Number) 74-2830661 (I.R.S. Employer Identification No.)

of Incorporation)

8140 Ward Parkway

Suite 300

Kansas City, Missouri (Address of Principal Executive Offices) 64114 (Zip Code)

(816) 237-7000

Edgar Filing: NOVASTAR FINANCIAL INC - Form 8-K

(Registrant s Telephone Number,

Including Area Code)

INFORMATION TO BE INCLUDED IN THE REPORT

Item 7.(c) Exhibit

99.1 Press Release, dated April 22, 2003 Novastar Announces Record Earnings Per Share of \$2.07 And Dividend of \$2.25 For First Quarter of 2003 .

Item 9. Information provided pursuant to Item 12

Pursuant to Item 12 (Results of Operations and Financial Condition) 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 first quarter of 2003 publicly released on April 22, 2003.

SIGNATURE

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

Date: April 22, 2003

NOVASTAR FINANCIAL, INC.

By: /s/ Rodney E. Schwatken

Rodney E. Schwatken

Vice President, Treasurer and Controller

Edgar Filing: NOVASTAR FINANCIAL INC - Form 8-K

Exhibit Index

Exhibit Number

99.1 Press Release dated April 22, 2003 Novastar Announces Record Earnings Per Share of \$2.07 And Dividend of \$2.25 For First Quarter of 2003 .