

NOVASTAR FINANCIAL INC
Form 8-K
January 29, 2004

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

January 28, 2004

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

(Registrant's telephone number, including area code)

INFORMATION TO BE INCLUDED IN THE REPORT

Item 7. (c) Exhibit

99.1 Press Release dated January 28, 2004 NovaStar Announces Fourth Quarter Earnings Per Share of \$1.38, Culminating a Record Year .

Item 12. Results of Operations and Financial Conditions

Pursuant to Item 12 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 fourth quarter of 2003 publicly released on January 28, 2004.

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: January 29, 2004

NOVASTAR FINANCIAL, INC.

/s/ Rodney E. Schwatken

Rodney E. Schwatken
Vice President, Treasurer and Controller

Exhibit Index

**Exhibit
Number**

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