

NOVASTAR FINANCIAL INC  
Form 8-K/A  
September 14, 2006  
UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K/A

CURRENT REPORT

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

September 13, 2006

Date of Report (Date of earliest event reported)

NOVASTAR FINANCIAL, INC.

(Exact name of registrant as specified in its charter)

Maryland	001-13533	74-2830661
(State or other jurisdiction of incorporation or organization)	(Commission File Number)	(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

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(Registrant's telephone number, including area code)

Not Applicable

(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 (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**

**EXPLANATORY NOTE**

This Form 8-K/A amends the Current Report on Form 8-K filed by NovaStar Financial, Inc. with the Securities and Exchange Commission on September 13, 2006 (the Original 8-K ) to correct the month of the origination data reported in Item 7.01 of the Original 8-K from July to August. No other changes are being made to the Original 8-K.

**Item 7.01 Regulation FD Disclosure**

On September 13, 2006, NovaStar Financial, Inc. reported its Monthly Loan Origination Data and Selected Non-Conforming Loan Origination Data for the month of August on its website ([www.novastarmortgage.com](http://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.

**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: September 14, 2006

NOVASTAR FINANCIAL, INC.

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

**Exhibit Index**

Exhibit

Number

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