FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

| OMB APPROVA |
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| OMB Number:              | 3235-0287 |
|--------------------------|-----------|
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| hours per response:      | 0.5       |

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| Name and Address of Reporting Person*     Schwartz Harold E  (Middle) |                |          | 2. Issuer Name and Ticker or Trading Symbol MFA FINANCIAL, INC. [ MFA ] |           | tionship of Reporting Person(s) to Issuer all applicable) Director 10% Owner Officer (give title Other (specify below) below) |                      |  |
|---|----------------|----------|---|-----------|---|----------------------|--|
| (Last)  | (First)        | (Middle) | 3. Date of Earliest Transaction (Month/Day/Year)                        |           | SENIOR VICE PRESI   | DENT, GC             |  |
| C/O MFA FINANO  | CIAL, INC.     |          | 12/15/2011  |           |   |                      |  |
| 350 PARK AVENU  | JE, 20TH FLOOR |          |   |           |   |                      |  |
| (Street)  |                |          | 4. If Amendment, Date of Original Filed (Month/Day/Year)                | 6. Indivi | dual or Joint/Group Filing (Che   | eck Applicable Line) |  |
| NEW YORK  | NY             | 10022    |   | X         | Form filed by One Reporting   | -                    |  |
| (City)  | (State)        | (Zip)    |   |           |   |                      |  |

## Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3)         | 2. Transaction<br>Date<br>(Month/Day/Year) | 2A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year) | 3.<br>Transaction<br>Code (Instr.<br>8) |   | 4. Securities Acquired (A) or<br>Disposed Of (D) (Instr. 3, 4 and 5) |               |       | Securities       |   | 7. Nature of<br>Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |
|---|--|---|---|---|--|---------------|-------|------------------|---|---|
|   |  |   | Code                                    | v | Amount   | (A) or<br>(D) | Price | (Instr. 3 and 4) |   | (mati. 4)   |
| Common Stock,par value \$0.01 per share | 12/15/2011                                 |   | Α                                       |   | 5,066  | A             | \$0   | 5,066            | D |   |

## Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

|  | Security (Instr. 3) | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction<br>Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year) | 4.<br>Transaction<br>Code (Instr.<br>8) |  | Derivative |  | Expiration Date |  | 7. Title and Amount of<br>Securities Underlying<br>Derivative Security (Instr.<br>3 and 4) |  | Derivative<br>Security<br>(Instr. 5) | derivative Securities Beneficially Owned Following Reported | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4) | 11. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |     |     |                     |                    |       |                                  |  |                              |  |
|--|---------------------|---|--|---|---|--|------------|--|-----------------|--|--|--|--------------------------------------|---|--|--|-----|-----|---------------------|--------------------|-------|----------------------------------|--|------------------------------|--|
|  |                     |   |  |   |   |  |            |  |                 |  |  |  |                                      |   | Code   | v  | (A) | (D) | Date<br>Exercisable | Expiration<br>Date | Title | Amount or<br>Number of<br>Shares |  | Transaction(s)<br>(Instr. 4) |  |

Explanation of Responses:

Remarks:

HAROLD SCHWARTZ

12/16/2012

\*\* Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

 $Note: File three \ copies \ of \ this \ Form, \ one \ of \ which \ must \ be \ manually \ signed. \ If \ space \ is \ insufficient, \ see \ Instruction \ 6 \ for \ procedure.$ 

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

 $<sup>^{\</sup>star}$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

<sup>\*\*</sup> Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).