FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

Estimated average burden hours per response: 0.5

| Check this box if n | o longer subject to or Form 5 obligations | STATEN | IENT OF CHANGES IN BENEFICIAE OWNER | hours per response: | 0.5 | | | |
|---|--|--------|--|---|---|---|--|--|
| may continue. See | | I | Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940 | | | | | |
| Yadav Sunil | | | 2. Issuer Name and Ticker or Trading Symbol <u>MFA FINANCIAL, INC.</u> [MFA] | 5. Relationship of Rep (Check all applicable) Director X Officer (give below) | 10% Owner | y | | |
| (Last) (First) (Middle) C/O MFA FINANCIAL, INC. 350 PARK AVENUE, 20TH FLOOR | | | 3. Date of Earliest Transaction (Month/Day/Year) 12/14/2015 | Senior Vice President | | | | |
| (Street) NEW YORK | NY | 10022 | 4. If Amendment, Date of Original Filed (Month/Day/Year) | X Form filed b | Group Filing (Check Applicable L by One Reporting Person by More than One Reporting Per | , | | |
| (City) | (State) | (Zip) | | | | | | |

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

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) | Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership |
|---------------------------------|--|---|---|---|--|---------------|--------|--|---|---|
| | | | Code | v | Amount | (A) or (D) | Price | (Instr. 3 and 4) | | (Instr. 4) |
| Common Stock | 12/14/2015 | | F | | 3,583(1) | D | \$6.49 | 153,129 | D | |

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

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | | | Transaction Code (Instr. 8) | | Derivative | | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | Securities Underlying | | Derivative Security (Instr. 5) | Securities Beneficially Owned Following Reported | Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|--|---|--|--|-----------------------------------|---|------------|-----|--|--------------------|-----------------------|----------------------------------|--------------------------------------|--|---|--|
| | | | | Code | v | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | Transaction(s) (Instr. 4) | | |

Explanation of Responses:

1. The reported disposition represents the surrender of shares to satisfy tax obligations arising from the vesting of restricted stock previously granted to the Reporting Person.

/s/ Sunil Yaday

** Signature of Reporting Person

12/16/2015 Date

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

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

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

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.

3235-0287 OMB Number: