FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

| OMB A | PPR | OVA |
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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

| Brodsky James A (Last) (First) (Middle) | | | 2. Issuer Name and Ticker or Trading Symbol MFA FINANCIAL, INC. [MFA] | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) | | | | | |
|------------------------------------------|---------------|----------------|-------------------------------------------------------------------------|-------------------------------------------------------------------------|----------------------------|------------------------------------------------------------------------|--|--|--|
| | | | , | X | Director | 10% Owner | | | |
| | | (Middle) | 3. Date of Earliest Transaction (Month/Day/Year) 06/13/2018 | | Officer (give title below) | Other (specify below) | | | |
| (Street) NEW YORK (City) | NY (State) | 10022 (Zip) | 4. If Amendment, Date of Original Filed (Month/Day/Year) | 6. Indiv | Form filed by One Rep | g (Check Applicable Line) porting Person an One Reporting Person | | | |

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) | Transaction Code (Instr. | | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) | | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------------|-------------------------------------------------------------|--------------------------|---|----------------------------------------------------------------------|---------------|--------|------------------------------------------------------------------------------------------|---|-------------------------------------------------------|
| | | | Code | v | Amount | (A) or (D) | Price | (Instr. 3 and 4) | | (111311. 4) |
| Common Stock | 06/13/2018 | | M ⁽¹⁾ | | 8,206 | A | \$7.74 | 94,832 | 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 | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transac Code (Ir 8) | | 5. Num Deriva Securi Acquir or Disp (D) (Ins and 5) | tive ties ed (A) cosed of str. 3, 4 | Expiration Date (Month/Day/Year) | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported | 10. 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) | | |
| Phantom Shares | (2) | 06/13/2018 | | M ⁽²⁾ | | | 8,206 | 06/13/2018 | 06/13/2018 | Common Stock | 8,206 | (2) | 64,032 | D | |

Explanation of Responses:

- 1. Shares acquired pursuant to the settlement of restricted stock units (i.e., phantom stock) granted to the Reporting Person in May 2013.
- 2. Settlement of restricted stock units (i.e., phantom stock) granted to the Reporting Person in May 2013. Each phantom share is the economic equivalent of one share of common stock of MFA Financial, Inc. Each phantom share was settled in one share of common stock of MFA Financial, Inc.

/s/ Harold E. Schwartz, by power of attorney

06/14/2018

** Signature of Reporting Person

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.