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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 15

CERTIFICATION AND NOTICE OF TERMINATION OF REGISTRATION UNDER SECTION 12(g) OF THE SECURITIES EXCHANGE ACT OF 1934 OR  
SUSPENSION OF DUTY TO FILE REPORTS UNDER SECTIONS 13 AND 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934.

Commission File Number: 333-224986, 333-272960

MFA FINANCIAL, INC. 401(k) Savings Plan  
(Exact name of registrant as specified in its charter)

One Vanderbilt Ave., 48th Floor  
New York, New York 10017  
(212) 207-6400

(Address, including zip code, and telephone number, including area code, of registrant’s principal executive offices)

Participation Interests in the MFA Financial, Inc. 401(k) Savings Plan  
(Title of each class of securities covered by this Form)

None

(Titles of all other classes of securities for which a duty to file reports under section 13(a) or 15(d) remains)

Please place an X in the box(es) to designate the appropriate rule provision(s) relied upon to terminate or suspend the duty to file reports:

Rule 12g-4(a)(1)	..
Rule 12g-4(a)(2)	..
Rule 12h-3(b)(1)(i)	X
Rule 12h-3(b)(1)(ii)	..
Rule 15d-6	..
Rule 15d-22(b)	..

Approximate number of holders of record as of the certification or notice date: None

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Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, MFA Financial, Inc. has caused this certification/notice to be signed on its behalf by the undersigned duly authorized person.

Date: December 12, 2025

MFA FINANCIAL, INC.

By: /s/ Craig L. Knutson  
Name: Craig L. Knutson  
Title: Chief Executive Officer

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