

FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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

1. Name and Address of Reporting Person* Samuels Lori R	2. Date of Event Requiring Statement (Month/Day/Year) 09/03/2024	3. Issuer Name and Ticker or Trading Symbol MFA FINANCIAL, INC. [MFA]	4. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) SVP & Chief Loan Ops Ofcr	5. If Amendment, Date of Original Filed (Month/Day/Year) 09/13/2024
(Last) (First) (Middle) C/O MFA FINANCIAL, INC. ONE VANDERBILT AVENUE - 48TH FLOOR	(Street) NEW YORK NY 10017	6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person		
(City)	(State)	(Zip)		

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Phantom Shares ⁽¹⁾	(3)(4)	(3)(4)	Common Stock	23,073⁽¹⁾ (3)(4)	(2)	D	

Explanation of Responses:

1. This amendment to the Reporting Person's Form 3 originally filed on September 13, 2024, corrects an inadvertent error in the information reported with respect to certain phantom shares owned by the Reporting Person. Specifically, the number of securities beneficially owned (column 3) reflects a decrease of 5,566 units from the number previously reported in the Reporting Person's original Form 3.
2. Each phantom share represents the right to receive one share of MFA Financial, Inc. common stock.
3. These phantom shares are performance-based equity awards. The number of phantom shares reported represents the "target" number of phantom shares granted. The number of underlying shares of MFA common stock that the recipient becomes entitled to receive at the time of vesting will generally range from 0% to 200% of the target number of phantom shares granted, subject to the achievement of a pre-established performance metric. These phantom shares were granted on January 2, 2024, and their vesting is based on MFA's absolute total stockholder return (TSR) and MFA's TSR ranking as compared to the TSR of a designated peer group of companies, in each case for the three years ending December 31, 2026. The number of phantom shares to vest will be determined in January 2027.
4. The number of phantom shares to vest will be adjusted to reflect the value of any dividends paid on MFA's common stock during the vesting period in respect of the number of phantom shares that ultimately vest. The phantom shares will be settled in an equivalent number of shares of MFA common stock in January 2028.

/s/ Lori R. Samuels

01/06/2026

** 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 5 (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.