FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

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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

1. Name and Address FREYDBERG	of Reporting Person*		2. Issuer Name and Ticker or Trading Symbol <u>MFA FINANCIAL, INC.</u> [MFA]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner				
,				x	Officer (give title below)	Other (specify below)		
(Last) C/O MFA FINAN 350 PARK AVEN	(First) CIAL, INC. UE, 20TH FLOOR	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 12/14/2012		Executive Vice Pre	sident		
(Street) NEW YORK	NY	10022	4. If Amendment, Date of Original Filed (Month/Day/Year) 12/19/2012	6. Indiv X	dual or Joint/Group Filing (Che Form filed by One Reporting Form filed by More than One	Person		
(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)	Transaction Dis Code (Instr.		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			Securities		7. Nature of Indirect Beneficial Ownership
				v	Amount	(A) or (D)	Price	(Instr. 3 and 4)		(Instr. 4)
Common Stock, par value \$0.01 per share	12/14/2012		A		19,461	Α	\$ <mark>0</mark>	436,256	D	
Common Stock, par value \$0.01 per share	12/14/2012		F		2,243(1)	D	\$8.12	434,013	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)	Transaction Code (Instr.		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		Derivative Security (Instr. 5)	derivative 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.

Remarks:

/s/Ronald A. Freydberg

<u>12/19/2012</u> Date

** Signature of Reporting Person

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.