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

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): March 11, 2022

MFA FINANCIAL, INC.

(Exact name of registrant as specified in its charter)

Maryland	1-13991	13-3974868		
(State or other jurisdiction	(Commission File Number)	(IRS Employer		
of incorporation		Identification No.)		
or organization)				
One Vanderbilt Avenue, 48th Floor New York, New York		10017		
(Address of principal executive offices)	(Zip Code)		
Registrant's telephone number, including area code: (212) 207-6400 Not Applicable (Former name or former address, if changed since last report)				

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- " Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- " Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- " Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- " Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class:	Trading Symbols:	exchange on which registered:
Common Stock, par value \$0.01 per share	MFA	New York Stock Exchange
7.50% Series B Cumulative Redeemable Preferred Stock, par value \$0.01 per share	MFA/PB	New York Stock Exchange
6.50% Series C Fixed-to-Floating Rate Cumulative Redeemable Preferred Stock, par value \$0.01 per share	MFA/PC	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company "

Name of each

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01. Regulation FD Disclosure.

MFA Financial, Inc. ("MFA") issued a press release, dated March 11, 2022, announcing, among other things, MFA's Board of Directors' authorization of a share repurchase program under which MFA may repurchase up to \$250 million of its common stock through the end of 2023. Such press release which is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

The information referenced in this Current Report on Form 8-K (including Exhibit 99.1) is being "furnished" and, as such, shall not be deemed to be "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that Section. The information set forth in this Current Report on Form 8-K (including Exhibit 99.1) is and will not be incorporated by reference into any registration statement or other document filed by MFA pursuant to the Securities Act of 1933, as amended (the "Securities Act"), except as may be expressly set forth by specific reference in such filing.

Exhibit

- 99.1 Press Release, dated March 11, 2022, of MFA Financial, Inc.
- 104 Cover Page Interactive Data File (formatted as Inline XBRL).

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

MFA FINANCIAL, INC. (REGISTRANT)

By: /s/ Harold E. Schwartz

Name: Harold E. Schwartz

Title: Senior Vice President and General Counsel

Date: March 11, 2022

EXHIBIT INDEX

Exhibit No. Description

99.1 <u>Press Release, dated March 11, 2022, of MFA Financial Inc.</u>

104 Cover Page Interactive Data File (formatted as Inline XBRL).



MFA FINANCIAL, INC.

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

PRESS RELEASE

March 11, 2022

FOR IMMEDIATE RELEASE

NEW YORK METRO

NYSE: MFA

Investor Contact: MFA Investor Relations

212-207-6488

www.mfafinancial.com

MFA Financial, Inc. Announces Dividend of \$0.11 per Share

-MFA Also Announces New Stock Repurchase Program-

NEW YORK – MFA Financial, Inc. (NYSE: MFA) announced today that its Board of Directors declared a regular cash dividend for the first quarter of 2022 of \$0.11 per share of common stock. The dividend will be paid on April 29, 2022, to common stockholders of record on March 22, 2022.

MFA also announced that its Board of Directors has authorized a share repurchase program under which MFA may repurchase up to \$250 million of its common stock through the end of 2023. The Board's authorization replaces the authorization under MFA's existing stock repurchase program that was adopted in November 2020, which had also authorized the company to repurchase up to \$250 million of its common stock and under which approximately \$25.6 million remained available for the repurchase of shares

The stock repurchase program does not require the purchase of any minimum number of shares. The timing and extent to which MFA repurchases its shares will depend upon, among other things, market conditions, share price, liquidity, regulatory requirements and other factors, and repurchases may be commenced or suspended at any time without prior notice. Acquisitions under the share repurchase program may be made in the open market, through privately negotiated transactions or block trades or other means, in accordance with applicable securities laws (including, in MFA's discretion, through the use of one or more plans adopted under Rule 10b5-1 promulgated under the Securities Exchange Act of 1934, as amended).

MFA expects to fund the share repurchases from current cash balances and future investment portfolio run-off. The Company currently has approximately 420.1 million shares of common stock outstanding.

MFA Financial, Inc. is a leading specialty finance company that invests in and finances residential mortgage assets. MFA invests, on a leveraged basis, in residential whole loans, residential mortgage-backed securities and other real estate assets. Through its subsidiaries, MFA also originates and services business purpose loans for real estate investors. MFA is an internally-managed, publicly-traded real estate investment trust.

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