► See separate instructions.

Part Reporting Issuer

1 Issuer's name	2 Issuer's employer identification number (EIN)			
MFA FINANCIAL, INC.		13-3974868		
3 Name of contact for additional information	4 Telephone No. of contact	5 Email address of contact		
INVESTOR RELATIONS	(212) 207-6488	InvestorRelations@mfafinancial.com		
6 Number and street (or P.O. box if mail is no	7 City, town, or post office, state, and ZIP code of contact			
ONE VANDERBILT AVENUE, 48TH FLOOR	ONE VANDERBILT AVENUE, 48TH FLOOR			
8 Date of action	9 Classification and description			
VARIOUS	PREFERRED & COMMON STOCK DIST	RIBUTIONS		
10 CUSIP number 11 Serial number	(s) 12 Ticker symbol	13 Account number(s)		
SEE STATEMENT 1	MEA			
	ch additional statements if needed. See b	ack of form for additional questions.		
14 Describe the organizational action and, if	applicable, the date of the action or the date a	gainst which shareholders' ownership is measured for		
		MADE DISTRIBUTIONS TO STOCKHOLDERS		
20		D AND CURRENT EARNINGS AND PROFITS ("E&P")		
RESULTING IN A RETURN OF CAPITAL. SEE	STATEMENT 1 FOR A SUMMARY OF THE 2	2020 DISTRIBUTIONS.		
2				
2				
<u></u>				
2				
5-				
5				
	-	n the hands of a U.S. taxpayer as an adjustment per		
	HE DISTRIBUTION REDUCED THE BASIS O	F THE SECURITIES IN THE HANDS OF THE		
SHAREHOLDER. SEE STATEMENT 1 FOR DI	TAIL.			

Part I	(Drganizational Action (continued)		
17 Lis	t the	applicable Internal Revenue Code sectio	n(s) and subsection(s) upon wh	nich the tax treatment is bas	sed ►
IRC SEC	TION	S 301(c), 312 AND 316(a).			
		resulting loss be recognized? MOTA	AX LOSS CAN BE RECOGNIZ	ED BY THE STOCKHOLD	ERS AS A RESULT OF THE
DISTRIB	UTIO	NS.			
		any other information necessary to imple	ement the adjustment, such as	the reportable tax year ►_	
THE RE	PORT	ABLE TAX YEAR IS 2020.			
		r penalties of perjury, I declare that I have exa			
	pellef,	it is true, correct, and complete. Declaration of	or preparer (other than officer) is ba	sed on all information of which	preparer nas any knowledge.
Sign		_			
Here	Signa	ture▶ <u>Sandeep Rama</u>	chandran	Date >	1/27/2021
	5 -				-
	Print	your name ► SANDEEP RAMACHANDR	AN	Title ► SVP	& DIRECTOR OF TAX
	t	Print/Type preparer's name	Preparer's signature	Date	
Paid		215 - 15 - 15 - 1 - 1 - 1 - 1 - 1 - 1 - 1			Check if self-employed
Prepa					
Use O	nly	Firm's name			Firm's EIN ►
		Firm's address			Phone no

Form 8937 (12-2017)

Page **2**

Send Form 8937 (including accompanying statements) to: Department of the Treasury, Internal Revenue Service, Ogden, UT 84201-0054

MFA FINANCIAL, INC.

13-3974868

STATEMENT 1

FORM 8937, PART II, LINE 14

BELOW IS A SUMMARY OF THE 2020 DISTRIBUTIONS:

STOCK	CUSIP	RECORD DATE	PAYMENT DATE	TOTAL DISTRIBUTION PER
				<u>SHARE</u>
COMMON	55272X102	9/30/2020	10/30/2020	\$0.0500
SERIES B PREFERRED	55272X409	07/15/2020	07/31/2020	\$0.9375
SERIES B PREFERRED	55272X409	09/08/2020	09/30/2020	\$0.4688
SERIES B PREFERRED	55272X409	12/04/2020	12/31/2020	\$0.4688
SERIES C PREFERRED	55272X508	07/15/2020	07/31/2020	\$0.5326
SERIES C PREFERRED	55272X508	09/08/2020	09/31/2020	\$0.4063
SERIES C PREFERRED	55272X508	12/04/2020	12/31/2020	\$0.4063

FORM 8937, PART II, LINE 15

THE DISTRIBUTIONS MADE ON THE FOLLOWING DATES REDUCE THE BASIS OF THE SECURITY IN THE HANDS OF THE U.S. SHAREHOLDER(S) AS FOLLOWS:

<u>STOCK</u>	CUSIP	RECORD DATE	PAYMENT DATE	PER SHARE REDUCTION
				OF BASIS
COMMON	55272X102	9/30/2020	10/30/2020	\$0.0500
SERIES B PREFERRED	55272X409	12/04/2020	12/31/2020	\$0.3099
SERIES C PREFERRED	55272X508	12/04/2020	12/31/2020	\$0.2686