FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b)

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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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* KAUFMAN IVAN					2. Issuer Name and Ticker or Trading Symbol ARBOR REALTY TRUST INC [ABR]								5. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
(Last)	<u> </u>				3. Date of Earliest Transaction (Month/Day/Year)									X Director X 10% Owner X Officer (give title below) Other (specify below)					
C/O ARBOR REALTY TRUST, INC. 333 EARLE OVINGTON BLVD., STE. 900					08/02/2020								COB, CEO and President						
(Street) UNIONDALE NY 11553				4. 11	4. If Amendment, Date of Original Filed (Month/Day/Year)								Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person						
(City)	(Sta		^{Zip)} I - Non-Deriva	tive	Sacu	ritios	Δοαι	uire	-d D	ienoead o	of or F	Senefic	ially Own	ad.					
1. Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Ye			ear)	2A. Deemed Execution Date,		3. Tra	3. Transaction Code (Instr.		4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4		d (A) or	5. Amount Securities Beneficial Owned Fo	t of ly	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Natur Indirect Benefici Ownersl	ial hip		
						Со	ode V		Amount	(A) or (D)	Price	Reported Transactio (Instr. 3 ar	Reported Transaction(s) (Instr. 3 and 4)		-)	(Instr. 4)			
Common Stock, par value \$0.01 per share 08/03/20			.0)		I	A		313,152	A	(1)	1,332	,095	D	D				
Common Stock, par value \$0.01 per share 08/02/20			08/02/202	.0			F ⁽	(2)		175,102	D	\$10.19	1,156	1,156,993		D			
Common Stock, par value \$0.01 per share						3,898,554 ⁽³⁾		I		By Arbor Commercial Mortgage, LLC									
Common Stock, par value \$0.01 per share													3,63	32	I		By son Maurio Kaufm	ce	
Common Stock, par value \$0.01 per share													1,63	32	I		By son Adam Kaufm under Unifor Gift to Minors	nan m	
		Tal	ole II - Derivati (e.g., pu							posed of, , converti				d					
1. Title of Derivative Security (Instr. 3)	1. Title of Derivative Conversion Date Security Or Exercise (Month/Day/Year) 3A. Deemed Execution Date, if any			4. Tran:	4. 5. Nu Transaction of Code (Instr. Deriv		nber ative ities red sed 3, 4	6. Da	ate Ex	ercisable and	7. Titl Amou Secu Unde Deriv	e and unt of rities rlying ative rity (Instr.	8. Price of Derivative Security (Instr. 5)	derivat Securi Benefi Owned Follow Report Transa	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)		ship of Be D) O	1. Nature f Indirect eneficial wnership nstr. 4)	
				Code	e V	(A)	(D)	Date Exe	e rcisabl	Expiration e Date	Amount or Number of Shares								

Explanation of Responses:

- 1. Shares of common stock par value \$0.01 per share of Arbor Realty Trust, Inc. (the "Company") granted pursuant to the Company's 2020 Amended Omnibus Stock Incentive Plan. The shares vest in full three years after the grant date.
- 2. Represents shares that have been withheld by the Company to satisfy tax-withholding obligations in connection with the vesting of common stock.
- 3. Mr. Kaufman disclaims beneficial ownership of these shares of Common Stock except to the extent of his pecuniary interest therein.

08/04/2020

** 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 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.