

SECURITIES AND EXCHANGE COMMISSION

FORM 4

Statement of changes in beneficial ownership of securities

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(HTML Version on [secdatabase.com](https://www.secdatabase.com))

REPORTING OWNER

<b>LAZAR MELVIN F</b> CIK: 1218403 Type: 4   Act: 34   File No.: 001-32136   Film No.: 241519460	Mailing Address 300 EAST 56TH STREET APT. 18A NEW YORK NY 10022
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ISSUER

<b>ARBOR REALTY TRUST INC</b> CIK: 1253986   IRS No.: 200057959   State of Incorporation: MD   Fiscal Year End: 1231 SIC: 6798 Real estate investment trusts	Mailing Address 333 EARLE OVINGTON BLVD STE. 900 UNIONDALE NY 11553	Business Address 333 EARLE OVINGTON BOULEVARD SUITE 900 UNIONDALE NY 11553 516-506-4200
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FORM 4

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

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

OMB APPROVAL	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person <b>LAZAR MELVIN F</b>  (Last) (First) (Middle)  <b>C/O ARBOR REALTY TRUST, INC., 333 EARLE OVINGTON BLVD., SUITE 900</b>  (Street)  <b>UNIONDALE, NY 11553</b>  (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <b>ARBOR REALTY TRUST INC [ABR]</b>  3. Date of Earliest Transaction (Month/Day/Year) <b>11/27/2024</b>  4. If Amendment, Date Original Filed(Month/Day/Year)	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below)  6. Individual or Joint/Group Filing (Check applicable line) <input checked="" type="checkbox"/> Form Filed by One Reporting Person <input type="checkbox"/> Form Filed by More than One Reporting Person
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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)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D) Price			

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)	4. Transaction Code (Instr. 8)		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)		8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Restricted Stock Units	(1)	11/27/2024		A	(1)	641	(1)	(1)	Common Stock, par value \$0.01 per share	641	\$14.8	22,708	D	

Explanation of Responses:

1. On November 27, 2024, Mr. Lazar received 641 fully vested RSUs of the Company in lieu of the dividend equivalent due on Mr. Lazar's existing RSUs and paid by the Company on November 27, 2024. Mr. Lazar has elected to defer his dividend equivalents and receipt of the common stock into which the RSUs are converted until his service as a director is terminated, or sooner upon a change in control, pursuant to a pre-established deferral election.

### Signatures

/s/ Maysa Vahidi, Attorney-in-Fact for Melvin F. Lazar

12/02/2024

\*\* 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.**