

ARBOR REALTY TRUST INC  
Form 8-K  
February 14, 2005

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**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) February 14, 2005**

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**Arbor Realty Trust, Inc.**

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*(Exact name of registrant as specified in its charter)*

**Maryland**

**001-32136**

**20-0057959**

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*(State or other  
jurisdiction of  
incorporation)*

*(Commission  
File Number)*

*(IRS Employer  
Identification No.)*

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**333 Earle Ovington Boulevard, Suite 900 Uniondale, New York 11553**

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*(Address of principal executive offices) (Zip Code)*

**(516) 832-8002**

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*(Registrant's telephone number, including area code)*

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:

- 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))
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**Item 2.02 Results of Operations and Financial Condition.**

On February 14, 2005, Arbor Realty Trust, Inc. (the Company ) issued a press release announcing its earnings for the three months and twelve months ended December 31, 2004, a copy of which is attached hereto as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits

Exhibit Number

99.1 Press Release, dated February 14, 2005.

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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.

Dated: February 14, 2005

ARBOR REALTY TRUST, INC.

By: /s/ FREDERICK C. HERBST

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Name: Frederick C. Herbst  
Title: Chief Financial Officer

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EXHIBIT INDEX

Exhibit Number

99.1 Press Release, dated February 14, 2005.

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