ARBOR REALTY TRUST INC Form SC 13G February 14, 2018

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

SCHEDULE 13G

Under the Securities Exchange Act of 1934 (Amendment No.)*

Arbor Realty Trust, Inc.

(Name of Issuer)

Common Stock, Par Value \$0.01 Per Share

(Title of Class of Securities)

038923108

(CUSIP Number)

December 31, 2017

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

o Rule 13d-1(b)

o Rule 13d-1(c)

x Rule 13d-1(d)

*The remainder of this cover page shall be filled out for a reporting person s initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be filed for the purpose of Section 18 of the Securities Exchange Act of 1934 (Act) or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP No. 038923108

1	Name of Reporting Person Ivan Kaufman		
2	Check the Appropriate Box if a Member of a Group (See Instructions)		
	(a)	0	
	(b)	0	
3	SEC Use Only		
4 Citizenship or Place of Organization			
	United States of America		
	F		
	5		Sole Voting Power
Number of			4,902,755
Shares	6		Shared Voting Power
Beneficially	Ū.		20,799,474
Owned by			
Each	7		Sole Dispositive Power
Reporting Person With			4,902,755
Person with	8		Shared Dispositive Power
	0		20,799,474
			_0,722,000
9	Aggregate Amount Beneficially 25,702,229	y Owned by Each Reporting	Person
10	Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions) o		
11	Percent of Class Represented b	w Amount in Pow (0)	
11	31.0%	y Aniount in Kow (9)	
	51.070		
12	Type of Reporting Person (See Instructions)		
	IN		

CUSIP No. 038923108

1	Name of Reporting Person Arbor Commercial Mortgage, LLC			
2	Check the Appropriate Box if a Member of a Group (See Instructions)			
	(a)	0		
	(b)	0		
3	SEC Use Only			
4	Citizenship or Place of Organi New York	zation		
	5		Sole Voting Power 0	
Number of				
Shares	6		Shared Voting Power	
Beneficially Owned by			20,799,474	
Each	7		Sole Dispositive Power	
Reporting			0	
Person With				
	8		Shared Dispositive Power 20,799,474	
9	Aggregate Amount Beneficially Owned by Each Reporting Person 20,799,474			
10	Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions) o			
11	Percent of Class Represented by Amount in Row (9) 25.1%			
12	Type of Reporting Person (See Instructions) OO			

Item 1.

	(a)	Name of Issuer:	
			ust, Inc. (ART)
	(b)		r s Principal Executive Offices:
		333 Earle Oving	ton Boulevard, Suite 900
		Uniondale, New	York 11553
Item 2.			
	(a)	Names of Person	-
		Ivan Kaufman; Arbor Commercial Mortgage, LLC	
	(b)	Address of Principal Business Office, or if none, Residence:	
		333 Earle Oving	ton Boulevard, Suite 900
		Uniondale, New	York 11553
	(c)	Citizenship:	
		Ivan Kaufman: U	United States of America;
		Arbor Commerc	ial Mortgage, LLC
	(d)	Title of Class of	
			par value \$0.01 per share (Common Stock)
	(e)	CUSIP Number:	
		038923108	
Item 3.	If this state	ement is filed pursuant t	o §§240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:
	(a)	0	Broker or dealer registered under section 15 of the Act;
	(b)	0	Bank as defined in section $3(a)(6)$ of the Act;
	(c)	0	Insurance company as defined in section $3(a)(19)$ of the Act;
	(d)	0	Investment company registered under section 8 of the Investment Company
	<i>.</i>		Act of 1940;
	(e)	0	An investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E);
	(f)	0	An employee benefit plan or endowment fund in accordance with
			Rule 13d-1(b)(1)(ii)(F);
	(g)	0	A parent holding company or control person in accordance with
	(1-)	_	Rule 13d-1(b)(1)(ii)(G);
	(h)	0	A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
	(i)	0	A church plan that is excluded from the definition of an investment company
	(1)	0	under section 3I(14) of the Investment Company Act of 1940;
	(j)	0	A non-U.S. institution in accordance with Rule 240.13d-1(b)(1)(ii)(J);
	0)	0	Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K). If filing as a
	(k)	0	non-U.S. institution in accordance with Rule 240.13d-1(b)(1)(ii)(J)), please
	(14)	Ū	specify the type of institution:

Item 4.	Ownership.	(a)	Amount beneficially owned:	
			Mr. Kaufman beneficially owns the following shares of common stock:	
			(i) 696,434 shares of common stock held directly by Mr. Kaufman;	
			(ii) 180,000 shares of common stock held directly by the Ivan and Lisa Kaufman Family Trust;	
			(iii) 5,215 shares of common stock held directly by certain children of Mr. Kaufman;	
			(iv) 5,349,053 shares of common stock held directly by Arbor Commercial Mortgage, LLC (ACM)*.	
		(b)	* As of December 31, 2017, due to his direct and indirect ownership of approximately 70% of ACM, Mr. Kaufman beneficially owns the shares of common stock of ART that are held directly by ACM. Percent of class:	
		(c)	As of December 31, 2017, Ivan Kaufman and ACM owned 31.0% and 25.1%, respectively, of the outstanding shares of ART s common stock. As of December 31, 2017, Ivan Kaufman had the sole power to vote or to direct the vote of 4,902,755 shares of common stock and the sole power to dispose or to direct the disposition of 4,902,755 shares of common stock. As of such date, Ivan Kaufman had the shared power to vote or direct the vote of 20,799,474 shares of common stock and the shared power to dispose or to direct the disposition of 20,799,474 shares of common stock.	
			As of December 31, 2017, ACM had the shared power to vote or to direct the vote of 20,799,474 shares of common stock and the shared power to dispose or to direct the disposition of 20,799,474 shares of common stock. As of such date, ACM had no sole power to vote or direct the vote or to dispose or to direct the disposition of any shares of common stock.	
Item 5. Not appli	cable	Ownership of Five Per	Percent or Less of a Class.	
Item 6. Not appli	cable	Ownership of More than Five Percent on Behalf of Another Person.		
Item 7.		Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company.		
Not appli	cable	i arene froming comp		

Item 8. Not applicable. Identification and Classification of Members of the Group.

Item 9. Not applicable Notice of Dissolution of Group.

Item 10. Not applicable Certification.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: February 14, 2018

- By: /s/ Ivan Kaufman Ivan Kaufman
- ARBOR COMMERCIAL MORTGAGE, LLC By: /s/ Ivan Kaufman
 - Name: Ivan Kaufman Title: Chief Executive Officer and President