
**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): June 13, 2025

Chicago Atlantic Real Estate Finance, Inc.

(Exact name of Registrant as Specified in Its Charter)

Maryland
(State or Other Jurisdiction
of Incorporation)

001-41123
(Commission File Number)

86-3125132
(IRS Employer
Identification No.)

**1680 Michigan Avenue
Suite 700
Miami Beach, Florida**
(Address of Principal Executive Offices)

33139
(Zip Code)

Registrant's Telephone Number, Including Area Code: 312 809-7002

Not applicable

(Former Name or Former Address, if Changed Since Last Report)

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))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, par value \$0.01 per share	REFI	Nasdaq Global Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 5.07 Submission of Matters to a Vote of Security Holders.

Chicago Atlantic Real Estate Finance, Inc. (the “Company”) held its Annual Meeting of Shareholders on June 13, 2025 and submitted two matters to the vote of the shareholders. A summary of the matters voted upon by shareholders is set forth below.

1. Shareholders elected seven members of the board of directors of the Company, each to serve until the 2026 annual meeting of shareholders and until their successors are duly elected and qualified. The following votes were taken in connection with this proposal:

Name	For	Votes Withheld	Broker Non-Votes
John Mazarakis	7,539,827	1,063,174	5,480,592
Anthony Cappell	8,523,019	79,982	5,480,592
Peter Sack	8,522,848	80,153	5,480,592
Jason Papastavrou	4,982,432	3,620,569	5,480,592
Elizabeth Stavola	8,542,086	60,915	5,480,592
Brandon Konigsberg	6,876,316	1,726,685	5,480,592
Michael L. Steiner	6,881,842	1,721,159	5,480,592

2. Shareholders ratified the appointment of BDO USA, P.C., as the Company’s independent registered public accounting firm for the fiscal year ending December 31, 2025 based on the following votes:

For	Against	Abstain	Broker Non-Votes
13,948,564	35,836	99,193	-

Item 9.01 - Financial Statements and Exhibits

(d) Exhibits

Exhibit Number	Description
104	Cover Page Interactive Data File (embedded within the Inline XBRL document).

SIGNATURES

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.

Chicago Atlantic Real Estate Finance, Inc.

Date: June 20, 2025

By: /s/ Peter Sack
Co-Chief Executive Officer
