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

## **SCHEDULE 13G**

(Rule 13d-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT TO RULES 13d-1(b), (c), AND (d) AND AMENDMENTS THERETO FILED PURSUANT TO RULE 13d-2(b)

 $(Amendment No.)^1$ 

	LM Funding America, Inc.	
	(Name of Issuer)	
	Common Stock, par value \$0.001 per share	
,	(Title of Class of Securities)	
	502074305	
	(CUSIP Number)	
	August 14, 2020	
	(Date of Event Which Requires Filing of this Statement)	
Check the ap	propriate box to designate the rule pursuant to which this Schedule is filed:	
	Rule 13d-1(b)	
$\boxtimes$	Rule 13d-1(c)	
	Rule 13d-1(d)	
	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	

The information required on 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).

uent amendment containing information which would alter disclosures provided in a prior cover page.

-			
1	NAME OF REPORTING PERSON		
	Bigger Capital		
2	CHECK THE APPRO	PRIATE BOX IF A MEMBER OF A GROUP	(a) ⊠
			(b) □
3	SEC USE ONLY		
4	CITIZENCHID OD DI	ACE OF ORGANIZATION	
4	CITIZENSHIP OR PL	ACE OF ORGANIZATION	
	Delaware		
NUMBER OF	5	SOLE VOTING POWER	
SHARES		SOLD FORMOTOWER	
BENEFICIALLY		0	
OWNED BY	6	SHARED VOTING POWER	
EACH			
REPORTING		250,000 shares of Common Stock	
PERSON WITH		400,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
	7	SOLE DISPOSITIVE POWER	
II.		0	
	8	SHARED DISPOSITIVE POWER	
		250,000 shares of Common Stock	
		400,000 shares of Common Stock sissuable upon exercise of Warrants (See Item 4)*	
9	AGGREGATE AMOI	JNT BENEFICIALLY OWNED BY EACH REPORTING PERSON	
1	AGGREGATE AMOU	DNI BENEFICIALET OWNED DT EACH REFORTING LERSON	
	250,000 shares	of Common Stock	
	,	of Common Stock issuable upon exercise of Warrants (See Item 4)*	
10		AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES	
Ï			
11	PERCENT OF CLASS	S REPRESENTED BY AMOUNT IN ROW (9)	
	1.7%*		
12	TYPE OF REPORTIN	G PERSON	
	DNI		
	PN		

<sup>\*</sup> As more fully described in Item 4, the Warrants are subject to a 4.99% blocker, and the percentage set forth in row (11) constitutes the percentage ownership of the Issuer's outstanding Common Stock, \$.001 par value per share (the "Common Stock") held by the Reporting Person without reflecting for the exercise of the Warrants. However, as more fully described in Item 4, the securities reported in rows (6), (8) and (9) show the number of shares of Common Stock that would be issuable upon the exercise of all such Warrants and do not give effect to such blockers. Therefore, the actual number of shares of Common Stock beneficially owned by such Reporting Person, after giving effect to such blockers, is less than the number of securities reported in rows (6), (8) and (9).

	<del>-1</del>		
1 NAME OF REPORTING PERSON			
	D: C : 1E	LOD II C	
2	Bigger Capital F	UNITED BOX IF A MEMBER OF A GROUP	(a) 🗵
2	CHECK THE AFFROR	RIATE BOA IF A MEMBER OF A OROUF	(a) ⊠ (b) □
			(0) 🗆
3	SEC USE ONLY		
4	CITIZENSHIP OR PLA	ACE OF ORGANIZATION	
	Delaware		
NUMBER OF	5	SOLE VOTING POWER	
SHARES			
BENEFICIALLY		0	
OWNED BY	6	SHARED VOTING POWER	
EACH REPORTING		250,000 alasas a 60 anno a 64 ala	
PERSON WITH		250,000 shares of Common Stock 400,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
TERSON WITH	7	SOLE DISPOSITIVE POWER	
	,		
		0	
	8	SHARED DISPOSITIVE POWER	
		250,000 shares of Common Stock	
		400,000 shares of Common Stock 400,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
9	AGGREGATE AMOU	NT BENEFICIALLY OWNED BY EACH REPORTING PERSON	
•			
		f Common Stock	
		of Common Stock issuable upon exercise of Warrants (See Item 4)*	
10	CHECK BOX IF THE	AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES	
11	PERCENT OF CLASS	REPRESENTED BY AMOUNT IN ROW (9)	
	1.7%*		
12	TYPE OF REPORTING	G PERSON	
	00		
	00		

<sup>\*</sup> As more fully described in Item 4, the Warrants are subject to a 4.99% blocker, and the percentage set forth in row (11) constitutes the percentage ownership of the Issuer's Common Stock held by the Reporting Person without reflecting for the exercise of the Warrants. However, as more fully described in Item 4, the securities reported in rows (6), (8) and (9) show the number of shares of Common Stock that would be issuable upon the exercise of all such Warrants and do not give effect to such blockers. Therefore, the actual number of shares of Common Stock beneficially owned by such Reporting Person, after giving effect to such blockers, is less than the number of securities reported in rows (6), (8) and (9).

1	NAME OF REPORTING PERSON		
			ļ
	District 2 Capital	FUND LP RIATE BOX IF A MEMBER OF A GROUP	( ) [7]
2	CHECK THE APPROP	RIATE BUX IF A MEMBER OF A GROUP	(a) ⊠ (b) □
			(0) 🗆
3	SEC USE ONLY		
4	CITIZENSHIP OR PLA	ACE OF ORGANIZATION	
	Delaware		
NUMBER OF	5	SOLE VOTING POWER	
SHARES		SOLE VOING TO WER	
BENEFICIALLY		0	
OWNED BY	6	SHARED VOTING POWER	
EACH			
REPORTING		400,000 shares of Common Stock	
PERSON WITH	7	400,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*  SOLE DISPOSITIVE POWER	
	,	SOLE DISTOSITIVE TO WER	
		0	
	8	SHARED DISPOSITIVE POWER	
		400.000 1 40	
		400,000 shares of Common Stock	
9	ACCRECATE AMOU	400,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*  NT BENEFICIALLY OWNED BY EACH REPORTING PERSON	
7	AGGREGATE AMOUN	NI BENEFICIALLI OWNED DI EACH REFORTINO LERSON	i
	400,000 shares o	f Common Stock	
		f Common Stock issuable upon exercise of Warrants (See Item 4)*	
10	CHECK BOX IF THE	AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES	
11	PERCENT OF CLASS	REPRESENTED BY AMOUNT IN ROW (9)	
11	TERCEITT OF CEASS	REFREDENTED DT THIOUNT INTO II (7)	
	2.7%*		
12	TYPE OF REPORTING PERSON		
	DAT		
	PN		

<sup>\*</sup> As more fully described in Item 4, the Warrants are subject to a 4.99% blocker, and the percentage set forth in row (11) constitutes the percentage ownership of the Issuer's Common Stock held by the Reporting Person without reflecting for the exercise of the Warrants. However, as more fully described in Item 4, the securities reported in rows (6), (8) and (9) show the number of shares of Common Stock that would be issuable upon the exercise of all such Warrants and do not give effect to such blockers. Therefore, the actual number of shares of Common Stock beneficially owned by such Reporting Person, after giving effect to such blockers, is less than the number of securities reported in rows (6), (8) and (9).

1	1 NAME OF REPORTING PERSON		
	District 2 Capit		
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP			(a) ⊠
			(b) □
3	SEC USE ONLY		
4	CITIZENSHIP OR PL	ACE OF ORGANIZATION	
<u> </u>			
144 (555 65	Delaware	Lacy B Vicenius Bowers	
NUMBER OF	5	SOLE VOTING POWER	
SHARES BENEFICIALLY			
OWNED BY	6	0 SHARED VOTING POWER	
EACH	6	SHARED VOTING POWER	
REPORTING		400,000 shares of Common Stock	
PERSON WITH		400,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
TERSON WITH	7	SOLE DISPOSITIVE POWER	
#	,	SOLE DISTOSITIVE TOWER	
		0	
	8	SHARED DISPOSITIVE POWER	
		STANDS SIGN CONTY ET CHEEK	
		400,000 shares of Common Stock	
		400,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
9	AGGREGATE AMOU	JNT BENEFICIALLY OWNED BY EACH REPORTING PERSON	
Ï			
	,	of Common Stock	
		of Common Stock issuable upon exercise of Warrants (See Item 4)*	
10	CHECK BOX IF THE	AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES	
11	PERCENT OF CLASS	S REPRESENTED BY AMOUNT IN ROW (9)	
	2 = 2 / 15		
	2.7%*		
12	TYPE OF REPORTIN	G PERSON	
	DNI		
	PN		

<sup>\*</sup> As more fully described in Item 4, the Warrants are subject to a 4.99% blocker, and the percentage set forth in row (11) constitutes the percentage ownership of the Issuer's Common Stock held by the Reporting Person without reflecting for the exercise of the Warrants. However, as more fully described in Item 4, the securities reported in rows (6), (8) and (9) show the number of shares of Common Stock that would be issuable upon the exercise of all such Warrants and do not give effect to such blockers. Therefore, the actual number of shares of Common Stock beneficially owned by such Reporting Person, after giving effect to such blockers, is less than the number of securities reported in rows (6), (8) and (9).

1	NAME OF REPORTING PERSON		
	District 2 GP L		(a) 🗵
2	2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP		
1			(b) □
3	SEC USE ONLY		
4	CITIZENCHID OD DI	ACE OF ORGANIZATION	
<del>4</del>	CITIZENSHIF OR FL	ACE OF ORGANIZATION	
	Delaware		
NUMBER OF	5	SOLE VOTING POWER	
SHARES	_		
BENEFICIALLY		0	
OWNED BY	6	SHARED VOTING POWER	
EACH			
REPORTING		400,000 shares of Common Stock	
PERSON WITH		400,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
1	7	SOLE DISPOSITIVE POWER	
<b>!</b>	0	0 SHARED DISPOSITIVE POWER	
	8	SHARED DISPOSITIVE POWER	
#		400,000 shares of Common Stock	
		400,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
9	AGGREGATE AMOI	INT BENEFICIALLY OWNED BY EACH REPORTING PERSON	
	The state of the s		
	400,000 shares	of Common Stock	
		of Common Stock issuable upon exercise of Warrants (See Item 4)*	
10	CHECK BOX IF THE	AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES	
11	PERCENT OF CLASS	S REPRESENTED BY AMOUNT IN ROW (9)	
	2.70/*		
12	2.7%* TYPE OF REPORTING PERSON		
12	117E OF KEPORTIN	IU PERSUN	
	00		

<sup>\*</sup> As more fully described in Item 4, the Warrants are subject to a 4.99% blocker, and the percentage set forth in row (11) constitutes the percentage ownership of all of the Issuer's Common Stock held by the Reporting Person without reflecting for the exercise of the Warrants. However, as more fully described in Item 4, the securities reported in rows (6), (8) and (9) show the number of shares of Common Stock that would be issuable upon the exercise of all such Warrants and do not give effect to such blockers. Therefore, the actual number of shares of Common Stock beneficially owned by such Reporting Person, after giving effect to such blockers, is less than the number of securities reported in rows (6), (8) and (9).

	\ <del>-</del>		
1	1 NAME OF REPORTING PERSON		
	District 2 Holdi		
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP			(a) ⊠
			(b) □
3	SEC USE ONLY		
4	CITIZENSHIP OR PL	ACE OF ORGANIZATION	
<u> </u>			
1111 (555 65	Delaware	Lacy B Vicenius Bowers	
NUMBER OF	5	SOLE VOTING POWER	
SHARES BENEFICIALLY			
OWNED BY	6	0 SHARED VOTING POWER	
EACH	6	SHARED VOTING POWER	
REPORTING		400,000 shares of Common Stock	
PERSON WITH		400,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
TERSON WITH	7	SOLE DISPOSITIVE POWER	
	,	SOLE DISTOSITIVE TOWER	
		0	
Ï	8	SHARED DISPOSITIVE POWER	
	_		
		400,000 shares of Common Stock	
		400,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
9	AGGREGATE AMOU	JNT BENEFICIALLY OWNED BY EACH REPORTING PERSON	
	,	of Common Stock	
		of Common Stock issuable upon exercise of Warrants (See Item 4)*	
10	CHECK BOX IF THE	AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES	
11	PERCENT OF CLASS	S REPRESENTED BY AMOUNT IN ROW (9)	
	2.50/*		
- 12	2.7%*		
12	TYPE OF REPORTIN	U PEKSUN	
	00		
	00		

<sup>\*</sup> As more fully described in Item 4, the Warrants are subject to a 4.99% blocker, and the percentage set forth in row (11) constitutes the percentage ownership of the Issuer's Common Stock held by the Reporting Person without reflecting for the exercise of the Warrants. However, as more fully described in Item 4, the securities reported in rows (6), (8) and (9) show the number of shares of Common Stock that would be issuable upon the exercise of all such Warrants and do not give effect to such blockers. Therefore, the actual number of shares of Common Stock beneficially owned by such Reporting Person, after giving effect to such blockers, is less than the number of securities reported in rows (6), (8) and (9).

	<del></del>		
1	NAME OF REPORTING PERSON		
	Michael Bigge		(a) 🗵
2	2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP		
<u> </u>			(b) □
3	SEC USE ONLY		
<b>!</b>			
4	CITIZENCIUD OD DI	LACE OF ORGANIZATION	
4	CITIZENSHIP OR PI	LACE OF ORGANIZATION	
	USA		
NUMBER OF	5 5	SOLE VOTING POWER	
SHARES		BOLE VOINGTOWER	
BENEFICIALLY		0	
OWNED BY	6	SHARED VOTING POWER	
EACH			
REPORTING		800,000 shares of Common Stock*	
PERSON WITH		950,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
	7	SOLE DISPOSITIVE POWER	
		0	
	8	SHARED DISPOSITIVE POWER	
		800,000 shares of Common Stock*	
	A CORECATE AND	950,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
9	AGGREGATE AMO	UNT BENEFICIALLY OWNED BY EACH REPORTING PERSON	
	800 000 abarras	of Common Stock*	
	,	of Common Stock issuable upon exercise of Warrants (See Item 4)*	
10		E AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES	П
	C.LCR BOX II IIII	2.1.0 of the transfer in the transfer of the t	
11	PERCENT OF CLAS	S REPRESENTED BY AMOUNT IN ROW (9)	
	5.3%*		
12	TYPE OF REPORTIN	NG PERSON	
	IN		

<sup>\*</sup> Consists of 250,000 shares of Common Stock owned by Bigger Capital, 400,000 shares of Common Stock issuable upon exercise of Warrants owned by Bigger Capital, 400,000 shares of Common Stock owned by District 2 CF, 400,000 shares of Common Stock issuable upon exercise of Warrants owned by District 2 CF, and 150,000 shares of Common Stock owned by Patricia Winter, the spouse of Mr. Bigger and 150,000 shares of Common Stock issuable upon exercise of Warrants held by Patricia Winter. As more fully described in Item 4, the Warrants are subject to a 4.99% blocker, and the percentage set forth in row (11) gives effect to such blockers. However, as more fully described in Item 4, the securities reported in rows (6), (8) and (9) show the number of shares of Common Stock that would be issuable upon the exercise of all such Warrants and do not give effect to such blockers. Therefore, the actual number of shares of Common Stock beneficially owned by such Reporting Person, after giving effect to such blockers, is less than the number of securities reported in rows (6), (8) and (9).

	<del></del>		
1	1 NAME OF REPORTING PERSON		
	Patricia Winter		
2	CHECK THE APPRO	PRIATE BOX IF A MEMBER OF A GROUP	(a) 🗵
			(b) □
3	SEC USE ONLY		
<u> </u>			
4	CITIZENSHIP OR PL	LACE OF ORGANIZATION	
NIII (DED OF	Austria 5	COLE VOTRIC POWER	
NUMBER OF SHARES	5	SOLE VOTING POWER	
BENEFICIALLY		0	
OWNED BY	6	SHARED VOTING POWER	
EACH	0	SHARED VOTING POWER	
REPORTING		150,000 shares of Common Stock	
PERSON WITH		150,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
TERSON WITH	7	SOLE DISPOSITIVE POWER	
ii	,	SOLE DISTOSTIVE TO WER	
		0	
	8	SHARED DISPOSITIVE POWER	
i		150,000 shares of Common Stock	
		150,000 shares of Common Stock issuable upon exercise of Warrants (See Item 4)*	
9	AGGREGATE AMO	UNT BENEFICIALLY OWNED BY EACH REPORTING PERSON	
	,	of Common Stock	
		of Common Stock issuable upon exercise of Warrants (See Item 4)*	
10	CHECK BOX IF THE	E AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES	
11	PERCENT OF CLAS	S REPRESENTED BY AMOUNT IN ROW (9)	
	T .1 40/.1		
- 12	Less than 1%*		
12	TYPE OF REPORTIN	NG PERSON	
	INI		
	IN		

<sup>\*</sup> The Warrants are not exercisable due to certain exercise limitations, which provide that the Warrants may not be exercised if, after such exercise, the Reporting Person or affiliates of the Reporting Person would beneficially own more than 4.99% of the number of shares of Common Stock outstanding. Therefore, the actual number of shares of Common Stock beneficially owned by such Reporting Person, after giving effect to such blockers, is less than the number of securities reported in rows (6), (8) and (9).

### CUSIP No. 502074305

Item 1(a). Name of Issuer:

LM Funding America, Inc., a Delaware corporation (the "Issuer").

Item 1(b). Address of Issuer's Principal Executive Offices:

1200 West Platt Street

Suite 1000

Tampa, Florida 33606

Item 2(a). Name of Person Filing

Item 2(b). Address of Principal Business Office or, if None, Residence

Item 2(c). Citizenship

Bigger Capital Fund, LP ("Bigger Capital")

175 W. Carver Street Huntington, NY 11743 Citizenship: Delaware

Bigger Capital Fund GP, LLC ("Bigger GP")

175 W. Carver Street Huntington, NY 11743 Citizenship: Delaware

District 2 Capital Fund LP ("District 2 CF")

175 W. Carver Street Huntington, NY 11743 Citizenship: Delaware

District 2 Capital LP ("District 2")

175 W. Carver Street Huntington, NY 11743 Citizenship: Delaware

District 2 GP LLC ("District 2 GP")

175 W. Carver Street Huntington, NY 11743 Citizenship: Delaware

District 2 Holdings LLC ("District 2 Holdings")

175 W. Carver Street Huntington, NY 11743 Citizenship: Delaware

Michael Bigger 175 W. Carver Street Huntington, NY 11743 Citizenship: USA Patricia Winter 175 W. Carver Street Huntington, NY 11743 Citizenship: Austria

Each of the foregoing is referred to as a "Reporting Person" and collectively as the "Reporting Persons."

Item 2(d). Title of Class of Securities:

Common Stock, \$0.001 par value (the "Common Stock").

Item 2(e). CUSIP Number:

502074305

Item 3. If This Statement is Filed Pursuant to Rule 13d-1(b), or 13d-2(b) or (c), Check Whether the Person Filing is a:

	/x/	Not applicable.
(a)	//	Broker or dealer registered under Section 15 of the Exchange Act.
(b)	//	Bank as defined in Section 3(a)(6) of the Exchange Act.
(c)	//	Insurance company as defined in Section 3(a)(19) of the Exchange Act.
(d)	//	Investment company registered under Section 8 of the Investment Company Act.
(e)	//	An investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E).
(f)	//	An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F).
(g)	//	A parent holding company or control person in accordance with Rule 13d-1(b)(1)(ii)(G).
(h)	//	A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act.
(i)	//	A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act.
(j)	//	A non-U.S. institution in accordance with Rule 13d-1(b)(1)(ii)(J).
(k)	//	Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).
		If filing as a non-U.S. institution in accordance with Rule 240.13d-1(b)(1)(ii)(J), please specify the type of institution:

CUSIP No. 502074305

### Item 4. Ownership

#### (a) Amount beneficially owned:

As of August 24, 2020, Bigger Capital beneficially owned 250,000 shares of Common Stock, and an aggregate of 400,000 shares of Common Stock currently issuable upon the exercise of Warrants with an exercise price of \$.90 per share (the "Warrants"). As described below, the Warrants contain a 4.99% beneficial ownership limitation.

Bigger GP, as the general partner of Bigger Capital, may be deemed to beneficially own the 250,000 shares of Common Stock and 400,000 shares of Common Stock issuable upon exercise of Warrants beneficially owned by Bigger Capital.

As of August 24, 2020, District 2 CF beneficially owned 400,000 shares of Common Stock, and 400,000 shares of Common Stock issuable upon the exercise of Warrants owned by District 2 CF. As described below, the Warrants contain a 4.99% beneficial ownership limitation.

District 2, as the investment manager of District 2 CF, may be deemed to beneficially own the 400,000 shares of Common Stock beneficially owned by District 2 CF and the 400,000 shares of Common Stock issuable upon exercise of the Warrants beneficially owned by District 2 CF.

District 2 GP, as the general partner of District 2 CF, may be deemed to beneficially own the 400,000 shares of Common Stock beneficially owned by District 2 CF and the 400,000 shares of Common Stock issuable upon exercise of the Warrants beneficially owned by District 2 CF.

District 2 Holdings, as the managing member of District 2 GP, may be deemed to beneficially own the 400,000 shares of Common Stock beneficially owned by District 2 CF and the 400,000 shares of Common Stock issuable upon exercise of the Warrants beneficially owned by District 2 CF.

Mr. Bigger, as the managing member of Bigger GP and the managing member of District 2 Holdings, may be deemed to beneficially own the (i) 400,000 shares of Common Stock beneficially owned by Bigger Capital, (ii) 400,000 shares of Common Stock beneficially owned by District 2 CF, (iii) 400,000 shares of Common Stock issuable upon exercise of Warrants owned by Bigger Capital, and (iv) 400,000 shares of Common Stock issuable upon exercise of Warrants owned by District 2 CF. Mr. Bigger also may be deemed the beneficial owner of 150,000 shares of Common Stock and 150,000 shares of Common Stock issuable upon exercise of Warrants owned by his spouse Patricia Winter.

Ms. Winter holds 150,000 shares of Common Stock and 150,000 shares of Common Stock issuable upon exercise of Warrants

The foregoing should not be construed in and of itself as an admission by any Reporting Person as to beneficial ownership of any shares of Common Stock owned by another Reporting Person. Each of Bigger GP and Mr. Bigger disclaims beneficial ownership of the shares of Common Stock beneficially owned by Bigger Capital. Each of District 2, District 2 GP, District 2 Holdings and Mr. Bigger disclaims beneficial ownership of the shares of Common Stock beneficially owned by District 2 CF, Mr. Bigger disclaims beneficial ownership of the shares held by Patricia Winter, and Ms. Winter disclaim beneficial ownership of the shares of Common Stock held by Mr. Bigger. The filing of this statement shall not be construed as an admission that any such person or entity is the beneficial owner of any such securities.

(b) Percent of class:

The following percentages are based on 15,068,799 shares of Common Stock outstanding as of August 17, 2020, as represented in the Company's Prospectus filed under Rule 424B4 on August 18, 2020 with the Securities and Exchange Commission.

As of the close of business on August 24, 2020, (i) each of Bigger Capital and Bigger GP may be deemed to beneficially own approximately 1.7% of the outstanding shares of Common Stock, (ii) each of District 2 CF, District 2 GP and District 2 Holdings may be deemed to beneficially own 2.7% of the outstanding shares of Common Stock, (iii) Mr. Bigger may be deemed to beneficially own approximately 5.3% of the outstanding shares of Common Stock and (iv) Ms. Winter may be deemed to beneficially own less than one percent of the outstanding Common Stock.

Pursuant to the terms of the Warrants, the Reporting Persons cannot exercise the Warrants to the extent the Reporting Persons or affiliates of the Reporting Persons would beneficially own, after any such exercise, more than 4.99% of the outstanding shares of Common Stock (the "Blockers"), and the percentage set forth in Row 11 of the cover page for each Reporting Person as well in this Item 4(b) gives effect to the Blockers. Mr. Bigger may be deemed to be the beneficial owner of more than 4.99% of the outstanding shares of Common Stock. Consequently, as of the date of the event which requires the filing of this statement, the Reporting Persons were not able to exercise any of the Warrants due to the Blockers.

- (c) Number of shares as to which such person has:
- (i) Sole power to vote or to direct the vote

See Cover Pages Items 5-9.

(ii) Shared power to vote or to direct the vote

See Cover Pages Items 5-9.

(iii) Sole power to dispose or to direct the disposition of

See Cover Pages Items 5-9.

(iv) Shared power to dispose or to direct the disposition of

See Cover Pages Items 5-9.

Item 5. Ownership of Five Percent or Less of a Class.

Not Applicable.

### CUSIP No. 502074305

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

Bigger GP and Mr. Bigger may be deemed to share voting and dispositive power over the shares of Common Stock beneficially owned by Bigger Capital. Mr. Bigger may be deemed to share voting and dispositive power over the shares of Common Stock beneficially owned by District 2 CF. Mr. Bigger may be deemed to share voting and dispositive power over the shares of Common Stock held by Ms. Winter.

Item 7. Identification and Classification of the Subsidiary That Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable.

Item 8. Identification and Classification of Members of the Group.

See Exhibit 99.1.

Item 9. Notice of Dissolution of Group.

Not Applicable.

Item 10. Certifications.

By signing below each of the undersigned certifies that, to the best of its knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

## **SIGNATURE**

After reasonable inquiry and to the best of his knowledge and belief, each of the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: August 25, 2020

BIGGER CAPITAL FUND, LP

By: Bigger Capital Fund GP, LLC, its general partner

By: /s/ Michael Bigger

Michael Bigger Managing Member

DISTRICT 2 CAPITAL FUND LP

By: District 2 GP LLC, its general partner

By: /s/ Michael Bigger Michael Bigger

Michael Bigger Managing Member

DISTRICT 2 GP LLC

By: /s/ Michael Bigger

Michael Bigger Managing Member BIGGER CAPITAL FUND GP, LLC

By: /s/ Michael Bigger

Michael Bigger Managing Member

DISTRICT 2 CAPITAL LP

By: /s/ Michael Bigger

Michael Bigger Managing Member

DISTRICT 2 HOLDINGS LLC

By: /s/ Michael Bigger

Michael Bigger Managing Member

/s/ Michael Bigger MICHAEL BIGGER

/s/ Patricia Winter PATRICIA WINTER

## **Joint Filing Agreement**

The undersigned hereby agree that the Statement on Schedule 13G dated August 25, 2020 with respect to the shares of Common Stock of LM Funding America, Inc., and any further amendments thereto executed by each and any of the undersigned shall be filed on behalf of each of the undersigned pursuant to and in accordance with the provisions of Rule 13d-1(k)(1) under the Securities Exchange Act of 1934, as amended.

Dated: August 25, 2020

BIGGER CAPITAL FUND, LP

By: Bigger Capital Fund GP, LLC, its general partner

By: /s/ Michael Bigger

Michael Bigger Managing Member

DISTRICT 2 CAPITAL FUND LP

By: District 2 GP LLC, its general partner

By: /s/ Michael Bigger

Michael Bigger Managing Member

DISTRICT 2 GP LLC

By: /s/ Michael Bigger

Michael Bigger Managing Member BIGGER CAPITAL FUND GP, LLC

By: /s/ Michael Bigger

Michael Bigger Managing Member

DISTRICT 2 CAPITAL LP

By: /s/ Michael Bigger

Michael Bigger Managing Member

DISTRICT 2 HOLDINGS LLC

By: /s/ Michael Bigger

Michael Bigger Managing Member

/s/ Michael Bigger MICHAEL BIGGER

/s/ Patricia Winter PATRICIA WINTER