
**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): May 26, 2026

LM FUNDING AMERICA, INC.

(Exact name of Registrant as Specified in Its Charter)

Delaware
(State or Other Jurisdiction
of Incorporation)

**1200 West Platt Street
Suite 100
Tampa, Florida**
(Address of Principal Executive Offices)

001-37605
(Commission File
Number)

47-3844457
(IRS Employer
Identification No.)

33606
(Zip Code)

Registrant's Telephone Number, Including Area Code: 813 222-8996

N/A
(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))
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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 \$0.001 per share	LMFA	The Nasdaq Stock Market LLC

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 2.03 Creation of a Direct Financial Obligation

As previously disclosed, on October 29, 2025, LM Funding America, Inc. (the “Company”) entered into a Master Digital Currency Loan Agreement (the “Loan Agreement”) with Galaxy Digital LLC (“Lender”). The Loan Agreement establishes the terms and conditions pursuant to which the Company may, from time to time, borrow U.S. Dollars and/or specified digital currencies (each, a “Loan”), including Bitcoin, Ether, and other mutually agreed digital assets, from Lender (the “Loan Facility”). As also previously disclosed, on October 30, 2025, the Company made a draw under the Loan Facility and borrowed the principal sum of \$11 million and granted to Lender a security interest in Bitcoin collateral owned by the Company. Such \$11 million Loan originally became due on January 30, 2026 but was subsequently extended through June 26, 2026 on April 6, 2026 by refinancing the Loan with Lender into one or more new Loans under the Loan Agreement.

On May 26, 2026, the Company further extended then-existing Loan from June 26, 2026 through August 28, 2026, by borrowing a new \$11 million Loan under the Loan Agreement (the “April 2026 Loan”) and using the proceeds to pay the then-existing Loan. The May 2026 Loan will become due on August 28, 2026, is secured by Bitcoin owned by the Company, and is otherwise made under the terms of the Loan Agreement.

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.

LM Funding America, Inc.

Date: May 27, 2026

By: /s/ Richard Russell
Richard Russell, Chief Financial Officer
