FORM 4

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

(Print or Ty	pe Response	s)														
Name and Address of Reporting Person * Graham Andrew L.				2. Issuer Name and Ticker or Trading Symbol LM FUNDING AMERICA, INC. [LMFA]						5	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) _X_ Director 10% Owner					
(Last) (First) (Middle) 1200 PLATT STREET, SUITE 100				3. Date of Earliest Transaction (Month/Day/Year) 06/09/2022						=	Officer (gi	ve title below)	Ot	her (specify bel	ow)	
(Street)				4. If Amendment, Date Original Filed(Month/Day/Year)							6. Individual or Joint/Group Filing(Check Applicable Line) X_ Form filed by One Reporting Person Form filed by More than One Reporting Person					
TAMPA, FL 33606 (City) (State) (Zip)			(Zip)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned												
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if		3. Transaction Code (Instr. 8)		4. Securities Acquir (A) or Disposed of ((Instr. 3, 4 and 5)		quired 5 (0) (0) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	5. Amount of Securities Bene Owned Following Reported Transaction(s) (Instr. 3 and 4)		Beneficially	6.	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common	n Stock		06/09/2022				I	9	9,200	A	\$ 1.073	32,916			D	
1. Title of Derivative Security (Instr. 3)	Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if	(e.g., puts, calls, warrants) 4. 5. Transaction Code of		quired, Disposed of, or Beneficially C s, options, convertible securities)			and Amount B. Price of Derivative Security (Instr. 5) Band 4) 8. Price of Derivative Security Security Security Owner Follow Report Transa		9. Number	Owners Form of Derivat Security Direct (or Indir	Ownersh (Instr. 4)			
				Code	V	(A)	(D)	Date Exercisab		iration	Title	Amount or Number of Shares				
Stock Option (right to buy)	\$ 5.95							(1)	10/2	28/2031	Commo	on 12 605		12,605	D	
Stock Option (right to buy)	\$ 500							(2)	10/2	22/2025	Commo	1 100		100	D	

Reporting Owners

P (1 0 N /	Relationships					
Reporting Owner Name / Address	Director	10% Owner	Officer	Other		
Graham Andrew L. 1200 PLATT STREET SUITE 100 TAMPA, FL 33606	X					

Signatures

/s/ Andrew L. Graham	06/13/2022	

Signature of Reporting Person	Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- Options were granted under the LM Funding America, Inc. 2021 Omnibus Incentive Plan ("Plan"). Options will vest as to one-half of the option shares on April 26, 2022, and as to one-half of the option shares on October 28, 2022, subject to acceleration of vesting upon a Change of Control (as defined in the Plan) or upon the Issuer's common stock achieving a closing price of greater than \$12.00 for 10 consecutive trading days. Notwithstanding, the options will not be exercisable unless and until the Plan is approved by the Issuer's stockholders within one year of grant date.
- (2) This option is presently exercisable in full.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.