

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

UNDER THE SECURITIES EXCHANGE ACT OF 1934

(Amendment No. 1)*

LM Funding America, Inc.

(Name of Issuer)

Common Stock, par value \$0.001 per share

(Title of Class of Securities)

502074503

(CUSIP Number)

12/31/2025

(Date of Event Which Requires Filing of this Statement)

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

☐ Rule 13d-1(b)

☒ Rule 13d-1(c)

☐ Rule 13d-1(d)

SCHEDULE 13G

CUSIP No. 502074503

| | |
|---|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Names of Reporting Persons Hexstone Capital LLC |
| 2 | Check the appropriate box if a member of a Group (see instructions) <input checked="" type="checkbox"/> (a) <input type="checkbox"/> (b) |
| 3 | Sec Use Only |
| 4 | Citizenship or Place of Organization NEVADA |

| | | |
|--------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| Number of Shares Beneficially Owned by Each Reporting Person With: | 5 | Sole Voting Power 0.00 |
| | 6 | Shared Voting Power 726,464.00 |
| | 7 | Sole Dispositive Power 0.00 |
| | 8 | Shared Dispositive Power 726,464.00 |
| 9 | Aggregate Amount Beneficially Owned by Each Reporting Person 726,464.00 | |
| 10 | Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) <input type="checkbox"/> | |
| 11 | Percent of class represented by amount in row (9) 4.9 % | |
| 12 | Type of Reporting Person (See Instructions) OO | |

Comment for Type of Reporting Person: As more fully described in Item 4 of this Amendment No. 1 to Statement on Schedule 13G (this "Amendment No. 1"), such shares and percentage are based on 14,031,948 shares of common stock, par value \$0.001 per share, of the issuer (the "Common Stock") outstanding as of December 19, 2025, after giving effect to the issuer's offering (the "Offering") disclosed in the issuer's prospectus supplement, dated December 19, 2025, to the registration statement on Form S-3, as amended (File No. 333-281528), declared effective by the U.S. Securities and Exchange Commission on November 21, 2024 (the "Prospectus Supplement"), assuming no exercise of any of the issuer's warrants issued in connection with the Offering. Beneficial ownership consists of 200,000 shares of Common Stock directly held by the reporting person and 526,464 shares of Common Stock issuable upon exercise of common stock purchase warrants (the "Warrants") held directly by the reporting person, further exercises of which are subject to a 4.99% beneficial ownership limitation provision (the "Blocker"). As a result, this constitutes an exit filing for the reporting person.

SCHEDULE 13G

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|-----------|-----------|
| CUSIP No. | 502074503 |
|-----------|-----------|

| | |
|---|------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Names of Reporting Persons Brendan O'Neil |
| 2 | Check the appropriate box if a member of a Group (see instructions) <input checked="" type="checkbox"/> (a) <input type="checkbox"/> (b) |
| 3 | Sec Use Only |
| 4 | Citizenship or Place of Organization UNITED STATES |
| | |

| | | |
|--------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| Number of Shares Beneficially Owned by Each Reporting Person With: | 5 | Sole Voting Power 0.00 |
| | 6 | Shared Voting Power 726,464.00 |
| | 7 | Sole Dispositive Power 0.00 |
| | 8 | Shared Dispositive Power 726,464.00 |
| 9 | Aggregate Amount Beneficially Owned by Each Reporting Person 726,464.00 | |
| 10 | Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) <input type="checkbox"/> | |
| 11 | Percent of class represented by amount in row (9) 4.9 % | |
| 12 | Type of Reporting Person (See Instructions) IN | |

Comment for Type of Reporting Person: As more fully described in Item 4 of this Amendment No. 2, such shares and percentage based on 14,031,948 shares Common Stock after giving effect to the Offering disclosed in the Prospectus Supplement, assuming no exercise of any of the issuer's warrants issued in connection with the Offering. Beneficial ownership consists of 200,000 shares of Common Stock indirectly held by the reporting person and 526,464 shares of Common Stock issuable upon exercise of the Warrants held indirectly by the reporting person, further exercises of which are subject to a Blocker. As a result, this constitutes an exit filing for the reporting person.

SCHEDULE 13G

Item 1.

(a) **Name of issuer:**

LM Funding America, Inc.

(b) **Address of issuer's principal executive offices:**

1200 West Platt Street, Suite 100, Tampa, FL 33606

Item 2.

(a) **Name of person filing:**

(i) Hexstone Capital LLC, a Nevada limited liability company ("Hexstone"); and

(ii) Brendan O'Neil ("Mr. O'Neil"). The foregoing persons are hereinafter collectively referred to as the "Reporting Persons". Any disclosures herein with respect to persons other than the Reporting Persons are made on information and belief after making inquiry to the appropriate party.

The Reporting Persons have entered into a Joint Filing Agreement, a copy of which is filed as Exhibit 1 to the Statement on Schedule 13G filed by the Reporting Persons with the U.S. Securities and Exchange Commission (the "SEC") on August 20, 2025 (the "Schedule 13G"), pursuant to which such Reporting Persons have agreed to file this Amendment No. 1 and all subsequent amendments to the Schedule 13G and Amendment No. 1 jointly in accordance with the provisions of Rule 13d-1(k) of the Act.

The filing of this Amendment No. 1 should not be construed in and of itself as an admission by any Reporting Person as to beneficial ownership of the shares of Common Stock reported herein.

(b) **Address or principal business office or, if none, residence:**

The principal business address of each of the Reporting Persons is 3053 Fillmore St, Suite 303, San Francisco, CA 94123.

(c) **Citizenship:**

Hexstone is a limited liability company organized under the laws of the State of Nevada. Mr. O'Neil is a citizen of the United States.

(d) **Title of class of securities:**
Common Stock, par value \$0.001 per share

(e) **CUSIP No.:**
502074503

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b) ☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e) ☐ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
- (f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g) ☐ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
- (k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

(a) **Amount beneficially owned:**

The purpose of this Amendment No. 1 is to amend and supplement the Schedule 13G in order to update the beneficial ownership information on the cover pages and in Item 4 in the Schedule 13G, including to indicate that each of the Reporting Persons has ceased to be the beneficial owner of more than five percent of the outstanding shares of Common Stock and to amend Item 5 of the Schedule 13G accordingly. This Amendment No. 1 constitutes an exit filing for each of the Reporting Persons. The information required by this item with respect to each Reporting Person is set forth in Rows 5 through 9 and 11 of the cover pages to this Amendment No. 1 and is incorporated herein by reference for each such Reporting Person.

The share amounts and ownership percentages reported are based on 14,031,948 shares of Common Stock outstanding after giving effect to the Offering disclosed in the Prospectus Supplement, assuming no exercise of any of the issuer's warrants issued in connection with the Offering. Hexstone holds (i) 200,000 shares of Common Stock and (ii) Warrants that are now exercisable for up to 1,919,404 shares of Common Stock following the issuer obtaining stockholder approval for their exercise and an increase in the number of shares issuable thereunder upon such stockholder approval, of which 1,392,940 shares of Common Stock issuable upon such exercise are not deemed beneficially owned by Hexstone as a result of the triggering of the Blocker in the Warrants, which prohibits Hexstone from exercising the Warrants for shares of Common Stock if, as a result of such exercise, the holder thereof, together with its affiliates and any persons acting as a group together with such holder or any of such affiliates, would beneficially own more than 4.99% of the total number of Ordinary Shares then issued and outstanding immediately after giving effect to any such exercise.

Consequently, Hexstone is the beneficial owner of 726,464 shares of Common Stock (the "Shares"). Hexstone has the power to dispose of and the power to vote the Shares beneficially owned by it, which power may be exercised by its managing member, Mr. O'Neil. Mr. O'Neil does not directly own the Shares. By reason of the provisions of Rule 13d-3 of the Act, Mr. O'Neil may be deemed to beneficially own the Shares which are beneficially owned by Hexstone.

(b) **Percent of class:**

4.99% %

(c) **Number of shares as to which the person has:**

(i) **Sole power to vote or to direct the vote:**

(A) Hexstone: 0.00

(B) Mr. O'Neil: 0.00

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

(A) Hexstone: 726,464.00

(B) Mr. O'Neil: 726,464.00

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

(A) Hexstone: 0.00

(B) Mr. O'Neil: 0.00

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

(A) Hexstone: 726,464.00

(B) Mr. O'Neil: 726,464.00

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

☒ Ownership of 5 percent or less of a class

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which 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.

If a group has filed this schedule pursuant to §240.13d-1(b)(1)(ii)(J), so indicate under Item 3(j) and attach an exhibit stating the identity and Item 3 classification of each member of the group. If a group has filed this schedule pursuant to §240.13d-1(c) or §240.13d-1(d), attach an exhibit stating the identity of each member of the group.

See Exhibit 1 filed with the Schedule 13G.

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

By signing below I certify that, to the best of my 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, other than activities solely in connection with a nomination under ?? 240.14a-11.

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.

Hexstone Capital LLC

Signature: /s/ Hexstone Capital LLC

Name/Title: Brendan O'Neil, Managing Member

Date: 02/04/2026

Brendan O'Neil

Signature: /s/ Brendan O'Neil

Name/Title: Brendan O'Neil

Date: 02/04/2026

Comments accompanying signature: LIST OF EXHIBITS Exhibit No. 1 - Joint Filing Agreement, dated August 20, 2025 (incorporated by reference to Exhibit 1 to the Schedule 13G filed by the Reporting Persons with the SEC on August 20, 2025).