

## INITIAL STATEMENT OF 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 Type Responses)

1. Name and Address of Reporting Person* User-Friendly Holding, LLC  (Last) (First) (Middle) 10200 GROGANS MILL RD., SUITE 440  (Street)  THE WOODLANDS, TX 77380  (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 08/14/2020	3. Issuer Name and Ticker or Trading Symbol LM FUNDING AMERICA, INC. [LMFA]	
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below)	5. If Amendment, Date Original Filed(Month/Day/Year)
6. Individual or Joint/Group Filing (Check Applicable Line) <input type="checkbox"/> Form filed by One Reporting Person <input checked="" type="checkbox"/> Form filed by More than One Reporting Person			

### Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock, \$0.001 par value per share	1,089,618	I	See Footnote <a href="#">(1)</a>

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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### Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
User-Friendly Holding, LLC 10200 GROGANS MILL RD., SUITE 440 THE WOODLANDS, TX 77380		X		
User-Friendly Phone Book, LLC 10200 GROGANS MILL RD., SUITE 440 THE WOODLANDS, TX 77380		X		

## Signatures

User-Friendly Phone Book, LLC, By: /s/ Bruce Howard, Chief Executive Officer		08/24/2020
**Signature of Reporting Person		Date
User-Friendly Holding, LLC, By: /s/ Bruce Howard, Chief Executive Officer		08/24/2020
**Signature of Reporting Person		Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(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).

(1) The shares of common stock reported herein are owned directly by User-Friendly Phone Book, LLC, a Delaware limited liability company ("UFPB"). UFPB is a wholly-owned subsidiary of, and is controlled by, User-Friendly Holding, LLC, a Delaware limited liability company ("UFH"). Jeffrey T. Stevenson controls the board of managers of UFH. This report shall not be deemed an admission that UFPB, UFH or any other person is the beneficial owner of the securities reported herein for purposes of Section 16 of the Securities Exchange Act of 1934, or for any other purpose.

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.