

# 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 Type Responses)

| 1. Name and Address of Reporting Person *<br>Graham Andrew L.                           |   |   | 2. Issuer Name and Ticker or Trading Symbol<br>LM FUNDING AMERICA, INC. [LMFA] |   |  | 5. Relationship of Reporting Person(s) to Issuer<br>(Check all applicable)<br><input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner<br><input type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) |       |  |   |  |
|---|---|---|--|---|--|---|-------|--|---|--|
| (Last)  | (First)                                 | (Middle)  | 3. Date of Earliest Transaction (Month/Day/Year)<br>10/28/2021                 |   |  |   |       |  |   |  |
| 1200 PLATT STREET, SUITE 100  |   |   |  |   |  |   |       |  |   |  |
| (Street)  |   |   | 4. If Amendment, Date Original Filed(Month/Day/Year)                           |   |  | 6. Individual or Joint/Group Filing(Check Applicable Line)<br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br><input type="checkbox"/> Form filed by More than One Reporting Person   |       |  |   |  |
| TAMPA, FL 33606   |   |   |  |   |  |   |       |  |   |  |
| (City)  |   |   | (State)  |   |  | (Zip)   |       |  |   |  |
| <b>Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned</b> |   |   |  |   |  |   |       |  |   |  |
| 1. Title of Security<br>(Instr. 3)  | 2. Transaction Date<br>(Month/Day/Year) | 2A. Deemed Execution Date, if any<br>(Month/Day/Year) | 3. Transaction Code<br>(Instr. 8)  |   | 4. Securities Acquired (A) or Disposed of (D)<br>(Instr. 3, 4 and 5) |   |       | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s)<br>(Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I)<br>(Instr. 4) | 7. Nature of Indirect Beneficial Ownership<br>(Instr. 4) |
|   |   |   | Code   | V | Amount   | (A) or (D)  | Price |  |   |  |
| Common Stock  |   |   |  |   |  |   |       | 36   | D   |  |

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

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security<br>(Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date<br>(Month/Day/Year) | 3A. Deemed Execution Date, if any<br>(Month/Day/Year) | 4. Transaction Code<br>(Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D)<br>(Instr. 3, 4, and 5) |        | 6. Date Exercisable and Expiration Date<br>(Month/Day/Year) |                 | 7. Title and Amount of Underlying Securities<br>(Instr. 3 and 4) | 8. Price of Derivative Security<br>(Instr. 5) | 9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s)<br>(Instr. 4) | 10. Ownership Form of Derivative Security: Direct (D) or Indirect (I)<br>(Instr. 4) | 11. Nature of Indirect Beneficial Ownership<br>(Instr. 4) |       |
|---|--|---|---|-----------------------------------|--|--------|---|-----------------|--|---|---|---|---|-------|
|   |  |   |   |                                   | (A)  | (D)    | Date Exercisable  | Expiration Date |  |   |   |   |   | Title |
| Stock Option (right to buy)                   | \$ 5.95  | 10/28/2021                              |   | A                                 |  | 12,605 | (1)   | 10/28/2031      | Common Stock   | 12,605  | \$ 0  | 12,605  | D   |       |
| Stock Option (right to buy)                   | \$ 500   |   |   |                                   |  |        | (2)   | 10/22/2025      | Common Stock   | 100   |   | 100   | D   |       |

## Reporting Owners

| Reporting Owner Name / Address  | Relationships |           |         |       |
|---|---------------|-----------|---------|-------|
|   | Director      | 10% Owner | Officer | Other |
| Graham Andrew L.<br>1200 PLATT STREET<br>SUITE 100<br>TAMPA, FL 33606 | X             |           |         |       |

## Signatures

|  |  |                     |
|--|--|---------------------|
| /s/ Andrew L. Graham                         |  | 11/01/2021          |
| <small>Signature of Reporting Person</small> |  | <small>Date</small> |

## 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.

(1) 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.

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