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

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**FORM 8-K**

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**CURRENT REPORT**  
Pursuant to Section 13 or 15(d)  
of The Securities Exchange Act of 1934

**Date of Report (Date of earliest event reported): December 2, 2015**

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**LM FUNDING AMERICA, INC.**

(Exact name of registrant as specified in its charter)

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**Delaware**  
(State or other jurisdiction  
of incorporation)

**001-37605**  
(Commission  
File Number)

**47-3844457**  
(IRS Employer  
Identification No.)

**302 Knights Run Avenue, Suite 1000**  
**Tampa, Florida 33602**  
(Address of principal executive offices, including zip code)

**(813) 222-8996**  
(Registrant's telephone number, including area code)

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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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**Item 2.02. Results of Operations and Financial Condition.**

On December 2, 2015, LM Funding America, Inc. (the “Company”) issued a press release announcing its financial results for the three months ended September 30, 2015. A copy of the press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

The information furnished in this Item 2.02, including Exhibit 99.1, is not deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to liability under that Section. This information will not be deemed to be incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act, except to the extent that the Company specifically incorporates it by reference.

**Item 9.01. Financial Statements and Exhibits.**

(d) Exhibits

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release, dated December 2, 2015.

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**SIGNATURE**

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.**

By: /s/ Stephen Weclw

Stephen Weclw  
Chief Financial Officer, Treasurer and  
Assistant Secretary (Principal Accounting  
Officer and Principal Financial Officer)

Date: December 2, 2015

**FOR IMMEDIATE RELEASE****LM Funding Reports Third Quarter and Nine-Month 2015 Results**

**Tampa, Fla. – December 2, 2015** – LM Funding America, Inc. (NASDAQ: LMFAU), a specialty finance company offering unique funding solutions to community associations, today reported results for the three and nine month periods ended September 30, 2015.

**Third Quarter 2015—Financial Results**

Revenues in the third quarter of 2015 were \$1.6 million compared to \$2.0 million in the third quarter of 2014. The decrease was due to the decline in collections of the company's original product, offset by an increase in collections related to the New Neighbor Guaranty product.

Operating expenses in the third quarter of 2015 totaled \$1.0 million compared to \$953,000 in the third quarter of 2014. The change was due to increased collection efforts in anticipation of a ramp in business activity following the company's initial public offering (IPO), offset by a new agreement between the company and its law firms that lowered expenses.

Interest expense in the third quarter of 2015 was \$163,000 compared to \$241,000 in the third quarter of 2014. The decrease is attributable to the refinance of \$7.4 million at 8% interest that occurred in December 2014.

Net income in the third quarter of 2015 totaled \$371,000 compared to \$746,000 in the third quarter of 2014. The decrease was due to lower revenues and higher operating expenses related to the expected ramp of collection activity, offset by a decrease in interest expense.

At September 30, 2015, cash and cash equivalents totaled \$2.1 million compared to \$2.0 million at December 31, 2014. Subsequent to the quarter's end, the company raised \$9.9 million in net proceeds during the IPO, which closed on October 23, 2015.

**Nine Months Ended September 30, 2015—Financial Results**

Revenues for the nine months ended September 30, 2015 were \$5.2 million compared to \$6.0 million in the same year-ago period. The decrease was due to the decline in collections of the company's original product, offset by an increase in collections related to the New Neighbor Guaranty product.

Operating expenses in the nine months ended September 30, 2015 totaled \$2.9 million compared to \$3.2 million in the same year-ago period. The decrease was due to a new agreement between the company and its law firms, which lowered expenses offset by an increase in collection efforts in expectation of a ramp in business activity following the company's IPO.

Interest expense in the nine months ended September 30, 2015 totaled \$566,000 compared to \$761,000 in the same year-ago period. The decrease is attributable to the refinancing in December 2014.

Net income in the nine months ended September 30, 2015 totaled \$1.6 million compared to \$1.9 million in the same year-ago period. The decrease was primarily due to lower revenues and expenses related to the anticipated ramp of activity, which are expected to lead to an increase in future revenues. The decrease in net income was partially offset by improved operating expense management and a decrease in interest expense.

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## **Management Commentary**

“During the quarter we saw the continued increase in demand for our New Neighbor Guaranty product, which guarantees homeowner and condominium owner associations’ future budgets,” said Bruce Rodgers, founder and CEO of LM Funding. “While we are pleased with our profitable results for the quarter, we anticipate an increase in collection activity during the remainder of 2015 and beyond supported by the recent influx of capital from our IPO.”

## **About LM Funding America**

LM Funding America, Inc., together with its subsidiaries, is a specialty finance company that provides funding to nonprofit community associations primarily located in the state of Florida, as well as in the states of Washington and Colorado. The company offers funding to associations by purchasing a certain portion of the associations’ rights to delinquent accounts that are selected by the associations arising from unpaid association assessments. The company is also involved in the business of purchasing delinquent accounts on various terms tailored to suit each association’s financial needs, including under the company’s New Neighbor Guaranty™ program. LM Funding America was founded in 2008 and is based in Tampa, Florida.

## **Forward-Looking Statements**

This press release may contain forward-looking statements made pursuant to the Private Securities Litigation Reform Act of 1995. Words such as “anticipate,” “estimate,” “expect,” “intend,” “plan,” and “project” and other similar words and expressions are intended to signify forward-looking statements. Forward-looking statements are not guarantees of future results and conditions but rather are subject to various risks and uncertainties. Some of these risks and uncertainties are identified in the company’s filings with the SEC. The occurrence of any of these risks and uncertainties could have a material adverse effect on the company’s business, financial condition, and results of operations.

## **Company Contact:**

Bruce Rodgers  
Chairman and CEO  
LM Funding America, Inc.  
Tel (813) 222-8996  
investors@lmfunding.com

## **Investor Relations Contact:**

Michael Koehler  
Liolios Group, Inc.  
Tel (949) 574-3860  
LMFA@liolios.com

- Tables to Follow -

**LM FUNDING, LLC AND SUBSIDIARIES**  
**CONDENSED CONSOLIDATED BALANCE SHEETS**

**ASSETS**

	<u>September 30, 2015</u> (Unaudited)	<u>December 31, 2014</u>
Cash	\$ 2,106,865	\$ 2,027,694
Finance receivables:		
Original product	1,600,103	2,430,456
Special product—New Neighbor Guaranty program	939,633	1,042,805
Other Assets	<u>1,196,707</u>	<u>1,207,403</u>
Total assets	<u>\$ 5,843,308</u>	<u>\$ 6,771,358</u>
<b>LIABILITIES AND MEMBERS' DEFICIT</b>		
Notes payable	\$ 8,266,232	\$ 7,431,938
Other liabilities and obligations	<u>516,680</u>	<u>472,597</u>
Total liabilities	<u>8,782,912</u>	<u>7,904,535</u>
Members' deficit	(3,038,317)	(1,144,212)
Noncontrolling interest	<u>98,713</u>	<u>11,035</u>
Total members' deficit	<u>(2,939,604)</u>	<u>(1,133,177)</u>
Total liabilities and members' deficit	<u>\$ 5,843,308</u>	<u>\$ 6,771,358</u>

**LM FUNDING, LLC AND SUBSIDIARIES**  
**CONDENSED CONSOLIDATED STATEMENTS OF INCOME**

(Unaudited)

	<u>Three Months</u> <u>Ended</u> <u>September 30, 2015</u>	<u>Three Months</u> <u>Ended</u> <u>September 30, 2014</u>	<u>Nine Months</u> <u>Ended</u> <u>September 30, 2015</u>	<u>Nine Months</u> <u>Ended</u> <u>September 30, 2014</u>
<b>REVENUES</b>				
Interest on delinquent association fees	\$ 1,279,263	\$ 1,597,274	\$ 4,191,323	\$ 4,892,770
Administrative and late fees	114,594	175,677	414,526	562,574
Recoveries in excess of cost—special product	79,457	64,390	222,784	141,343
Underwriting and origination fees	96,675	50,186	259,420	134,311
Rental revenue	<u>38,010</u>	<u>93,522</u>	<u>123,682</u>	<u>251,178</u>
Total revenues	<u>1,607,999</u>	<u>1,981,049</u>	<u>5,211,735</u>	<u>5,982,176</u>
<b>EXPENSES</b>				
Operating Expenses	<u>1,035,217</u>	<u>953,248</u>	<u>2,902,492</u>	<u>3,246,948</u>
OPERATING INCOME	<u>572,782</u>	<u>1,027,801</u>	<u>2,309,243</u>	<u>2,735,228</u>
Interest	<u>163,361</u>	<u>240,806</u>	<u>566,186</u>	<u>760,500</u>
INCOME BEFORE NON-CONTROLLING INTEREST	<u>409,421</u>	<u>786,995</u>	<u>1,743,057</u>	<u>1,974,728</u>
INCOME ATTRIBUTED TO NON-CONTROLLING INTEREST	<u>(38,410)</u>	<u>(40,942)</u>	<u>(123,693)</u>	<u>(127,854)</u>
NET INCOME	<u>\$ 371,011</u>	<u>\$ 746,053</u>	<u>\$ 1,619,364</u>	<u>\$ 1,846,874</u>

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**LM FUNDING, LLC AND SUBSIDIARIES**  
**CONSOLIDATED CONSOLIDATED STATEMENTS OF CASH FLOWS**

(Unaudited)

	Nine Months Ended September 30, 2015	Nine Months Ended September 30, 2014
CASH FLOWS FROM OPERATING ACTIVITIES	<u>1,727,158</u>	<u>1,905,035</u>
CASH FLOWS FROM INVESTING ACTIVITIES	<u>908,775</u>	<u>942,505</u>
CASH FLOWS FROM FINANCING ACTIVITIES	<u>(2,556,762)</u>	<u>(2,201,881)</u>
NET INCREASE IN CASH	79,171	645,659
CASH—BEGINNING OF PERIOD	<u>2,027,694</u>	<u>764,850</u>
CASH—END OF PERIOD	<u>\$ 2,106,865</u>	<u>\$ 1,410,509</u>

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