

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

LM Funding America, Inc.

(Name of Issuer)

Common Stock, par value \$0.001 per share

(Title of Class of Securities)

502074503

(CUSIP Number)

08/18/2025

(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) ☒ (a) ☐ (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 1,410,790.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 1,410,790.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 1,410,790.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 9.3 %	
12	Type of Reporting Person (See Instructions) OO	

Comment for Type of Reporting Person: As more fully described in Item 4 of this Statement on Schedule 13G (this "Schedule 13G"), such shares and percentage are based on 15,198,388 shares of common stock, par value \$0.001 per share, of the issuer (the "Common Stock") outstanding after giving effect to the issuer's offering (the "Offering") disclosed in the issuer's prospectus supplement, dated August 18, 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"). Beneficial ownership excludes 1,410,790 shares of Common Stock issuable upon the exercise of certain common stock purchase warrants (collectively, the "Warrants") held directly by the reporting person and issued in a private placement offering consummated contemporaneously with the Offering, which exercises are subject to the approval of the issuer's stockholders ("Stockholder Approval").

SCHEDULE 13G

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

1	Names of Reporting Persons Brendan O'Neil
2	Check the appropriate box if a member of a Group (see instructions) ☒ (a) ☐ (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 1,410,790.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 1,410,790.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 1,410,790.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 9.3 %	
12	Type of Reporting Person (See Instructions) IN	

Comment for Type of Reporting Person: As more fully described in Item 4 of this Schedule 13G, such shares and percentage based on 15,198,388 shares Common Stock outstanding following the Offering disclosed in the Prospectus Supplement. Beneficial ownership excludes 1,410,790 shares of Common Stock issuable upon the exercise of the Warrants held indirectly by the reporting person and issued in a private placement offering consummated contemporaneously with the Offering, which exercises are subject to Stockholder Approval.

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 this Schedule 13G, pursuant to which such Reporting Persons have agreed to file this Schedule 13G and all subsequent amendments to the Schedule 13G jointly in accordance with the provisions of Rule 13d-1(k) of the Act.

The filing of this Schedule 13G 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 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 Schedule 13G and is incorporated herein by reference for each such Reporting Person.

The share amounts and ownership percentages reported are based on 15,198,388 shares of Common Stock outstanding after giving effect to the Offering disclosed in the Prospectus Supplement.

Hexstone holds (i) 1,410,790 shares of Common Stock and (ii) Warrants exercisable for up to 1,410,790 shares of Common Stock, which exercises are subject to Stockholder Approval, which has not yet been obtained as of the date of this Schedule 13G. As a result, the beneficial ownership shares and percentages reported for each of the Reporting Persons in this Schedule 13G excludes 1,410,790 shares of Common Stock issuable upon the exercise of the Warrants.

Consequently, Hexstone is the beneficial owner of 1,410,790 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:

9.3% %

(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: 1,410,790.00

(B) Mr. O'Neil: 1,410,790.00

(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: 1,410,790.00

(B) Mr. O'Neil: 1,410,790.00

Item 5. 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)(K), so indicate under Item 3(k) 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 herewith.

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 of Hexstone Capital LLC

Date: 08/20/2025

Brendan O'Neil

Signature: /s/ Brendan O'Neil

Name/Title: Brendan O'Neil

Date: 08/20/2025

Comments accompanying signature: See Exhibit 1 filed herewith.

EXHIBIT 1

**JOINT FILING AGREEMENT
PURSUANT TO RULE 13d-1(k)**

The undersigned acknowledge and agree that the foregoing statement on Schedule 13G is filed on behalf of each of the undersigned and that all subsequent amendments to this statement on Schedule 13G shall be filed on behalf of each of the undersigned without the necessity of filing additional joint filing agreements. The undersigned acknowledge that each shall be responsible for the timely filing of such amendments, and for the completeness and accuracy of the information concerning him or it contained herein and therein, but shall not be responsible for the completeness and accuracy of the information concerning the others, except to the extent that he or it knows or has reason to believe that such information is inaccurate. The undersigned hereby further agree that this Joint Filing Agreement may be executed in any number of counterparts, each of which when so executed shall be deemed to be an original, but all of which counterparts shall together constitute one and the same instrument.

Date: August 20, 2025

HEXSTONE CAPITAL LLC

By: /s/ Brendan O'Neil

Name: Brendan O'Neil

Title: Managing Member

/s/ Brendan O'Neil

Brendan O'Neil
