

**LM FUNDING AMERICA, INC.  
1200 West Platt Street, Suite 100  
Tampa, Florida 33606**

January 30, 2025

**VIA EDGAR Correspondence**

United States Securities and Exchange Commission  
Division of Corporation Finance  
Office of Finance  
100 F Street, NE  
Washington, D.C. 20549  
Attn: Lulu Cheng and Sonia Bednarowski

**Re: Acceleration of Effective Date  
LM Funding America, Inc.  
Registration Statement on Form S-3 (Registration No. 333-284259)**

Dear Ms. Cheng and Ms. Bednarowski:

Pursuant to Rule 461 under the Securities Act of 1933, as amended, LM Funding America, Inc., hereby requests that the effective date of the above-referenced Registration Statement on Form S-3 (the "Registration Statement") be accelerated so that the Registration Statement becomes effective under the Securities Act at 5:00 p.m., Eastern Time, on February 4, 2025, or as soon thereafter as practicable.

Very truly yours,

**LM Funding America, Inc.**

By: /s/ Richard Russell  
Name: Richard Russell  
Title: Chief Financial Officer

