Stuart Landsverk, CMD

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Availability: Nationwide, including virtual and Zoom

EXPERT PROFILE

Automotive consultant and expert witness with 40-plus years in dealership operations and captive finance. Awarded the NIADA Certified Master Dealer (CMD) designation, conferred May 12, 2016, a credential held by about 300 of NIADA's dealers, under 1 percent. Founded a two-rooftop used-vehicle group with about $40 million in revenue and a captive auto finance company with about a $30 million portfolio, with zero major regulatory actions.

AREAS OF WORK

- **Operations and standards.** Automobile industry standards of care, dealership policies and procedures, training and supervision, key control and lot security, used-vehicle disclosure and inspection (including the FTC Used Car Rule and the Buyers Guide), spot-delivery practice, and diminished value.
- **Lemon-law and buybacks (dealership side).** Lemon-law and buyback matters from the dealership side: how stores handle repeat-repair vehicles, manufacturer buybacks, and customer complaints, as an operator and general manager who has worked with OEMs and customers. This is not a claim of technical or mechanical diagnosis.
- **Finance and compliance.** Auto financing, lending, TILA, ECOA, Fair Lending, Red Flags, dealer-controlled and buy-here-pay-here finance, collections, recovery, and repossession, and related finance-company structures.
- **F&I and sales.** F&I product sales and disclosures (including GAP and service contracts), official fees and other contract charges, advertising, pricing, and payment packing.
- **Dealership management.** Internal controls, dealership accounting and audit support, hiring and supervision, and dealership employment issues, including F&I compensation.
- **Related disputes.** Financial-statement analysis, title disclosure, trademark issues in a dealership setting, and dealer conduct regarding restrictive covenants.

LITIGATION METRICS AND REPRESENTATIVE TESTIMONY

Career metrics. Retained about 50 times, approximately 50/50 plaintiff and defense, often as a consulting (non-testifying) expert. Approximately 30 expert reports. Deposed eight times. Testified at trial once. Fees are available on request. A full Rule 26 list is available to retaining counsel.

Over the four-year period covered by the current Rule 26 summary (October 8, 2022 through October 8, 2026), no testimony ran more than 10 hours, and there was no Daubert challenge or exclusion. That is not a lifetime claim.

Representative testimony and matters:

- *Federal Trade Commission and People of the State of Illinois v. ACIA17 Automotive Inc. d/b/a Leader Automotive Group, et al.* (N.D. Ill., No. 24-cv-13047). Defense. Deposition July 2026. Auto finance, F&I add-ons including GAP, compliance, advertising, and the role of corporate executives versus store-level personnel.
- *Lawyer et al. v. Gutierrez et al.* (Clark County, Nev., No. A-21-829125-C). Plaintiffs. Deposition May 9, 2023. Trial testimony October 1, 2025. Key security, hiring/supervision, and risk mitigation. Jury verdict: $3.34 million.
- *Asbury Management Services, LLC v. Abraham Carter, et al.* (Third Judicial District Court, Tooele County, Utah, No. 240301369). Plaintiff. Deposition October 8, 2026. Industry standards for dealer conduct on employee non-solicitation agreements and restrictive covenants.
- *Alfa Corporation v. Alpha Warranty Services, Inc.* (M.D. Ala., No. 2:20-cv-553-MHT-SMD). Plaintiff. Deposition May 19, 2022. Warranty services, consumer confusion, and trademark.
- Other representative work, described by subject only, has included two consumer class actions retained by the defense; dealership accounting, audit, and internal-controls work; used-vehicle prior-accident and repair disclosure; a dealership employment and F&I compensation matter; and spot delivery.

Full reports and transcripts are available to retaining counsel, subject to confidentiality restrictions. Attorney references are available on request.

PROFESSIONAL EXPERIENCE

NorthStar Partners (2015-Present)
Principal; consulting and testifying expert. Subject-matter work through expert networks including GLG, Coleman, Guidepoint, AlphaSights, and Tegus. Also works with more than 100 dealer owners and general managers across the Western United States on how their stores actually run, including whether their dealership management system and related tools are doing the job.

Phoenix Auto Finance (2012-2026)
Founder and Chief Credit Officer. About a $30 million captive book. Built underwriting, pricing, collections, servicing, and compliance (TILA, ECOA, Fair Lending, Red Flags) in-house, with a 15-person team. $5 million floorplan line and $10 million warehouse line. Zero dollars 60-plus or 90-plus days past due at year-end, 2013 through 2026.

Arizona Car Sales (2006-2026)
Founder, CEO, and General Manager. Two rooftops; about $40 million in revenue and about 1,500 units a year; full P&L. $2,300 F&I per retail deal, and 95% of retail deals funded. Sold May 2026, together with Phoenix Auto Finance.

Cardinale Automotive Group (2005-2006)
General Manager. Launched the new Mazda store in Mesa and hired and trained a staff of more than 50. Number one in Arizona for new Mazda volume within three months. Parts and service went from $0 to $150,000 in monthly gross in 10 months.

Russ Darrow Group (2000-2004)
General Manager and Director of Special Finance. Six rooftops and 10 franchises, with more than 200 employees.
CSI from 82 to 97, number one in the region.

Earlier roles
Sunrise Chevrolet, used-vehicle manager and special-finance director: turned a $250,000 monthly loss into a $70,000 monthly profit. Clifford Chrysler Jeep, sales manager and F&I director: department gross went from $50,000 to $300,000 a month. AmeriCredit (now GM Financial), regional marketing manager: helped grow a Midwest indirect-lending territory from one branch to eight offices. Started in the car business as a teenager at the family's dealership in Illinois.

CREDENTIALS AND SPEAKING

- Certified Master Dealer (CMD), NIADA / Northwood University (May 12, 2016)
- B.S. in Personnel and Industrial Relations, Northern Illinois University, 1986
- Associate of Arts, College of Lake County, 1984
- Arizona Auto Dealer License; Arizona Property and Casualty Insurance License; Arizona Notary Public
- Guest, the Automotive Leadership Podcast; speaker, TIADA and Car Dealer Insider; contributing writer, Auto Dealer Today
- Junior Achievement volunteer instructor (2003-2020)