STUART LANDSVERK
Gilbert, AZ | (480) 492-8666 | slandsverk@cox.net | linkedin.com/in/sjlandsverk

General Manager | Chief Credit Officer | VP of Operations | Expert Witness & Automotive Consultant

Professional Summary

Greenfield operator, captive-credit executive, and testifying automotive expert who builds dealerships, finance platforms, and market units from a blank slate with full Profit and Loss (P&L) accountability. Founded an independent used-vehicle group and captive auto finance company that scaled to approximately $40M in annual revenue, $2M peak annual profit, and a ~$30M portfolio.

Launched franchise auto dealerships to #1 market rank, expanded an 8-branch auto-finance territory, and currently retains 100% of assigned SaaS revenue while advising 100+ dealer principals on Dealer Management System (DMS) utilization and return on investment (ROI). Retained over 50 times as a testifying expert witness on dealership standards of care, key control, Finance & Insurance (F&I) compliance, and automotive lending.

Core Competencies

Multi-Site Dealership Operations · Full P&L / Cash Flow Management · Greenfield & New-Market Launch · Expert Witness & Litigation Support · Captive & Specialty Auto Finance · Underwriting, Collections & Portfolio Risk · TILA / Fair Lending / Compliance · Floorplan & Warehouse Facilities · Turnarounds · Fixed Operations · F&I Production · Dealer Management System (DMS) Utilization · SaaS Retention & Expansion · Team Leadership · Customer Satisfaction Index (CSI) Improvement · Buy Here Pay Here (BHPH) Operations

Professional Experience

DealerBuilt — Houston, TX (Field: Gilbert, AZ)
Performance Manager | May 2026 – Present

- Advise 100+ dealership owners and General Managers on Dealer Management System (DMS) utilization and return on investment (ROI) across an assigned $1M automotive SaaS portfolio concentrated on Lightyear DMS.
- Retained 100% of assigned revenue; identified whitespace and closed platform expansion in Oplogic, iService, and REPAY/payments.
- Translate store P&L, inventory, fixed operations, and Finance & Insurance (F&I) workflows into actionable adoption plans that maximize dealer platform ROI.

NorthStar Partners — Gilbert, AZ
Principal, Testifying & Consulting Automotive Expert | January 2015 – Present

- Retained over 50 times as a primary Subject Matter Expert (SME) and testifying expert witness for plaintiff and defense counsel in state and federal litigation, with zero Daubert challenges or exclusions.
- Evaluate discovery, conduct forensic file reviews, draft Rule 26 expert reports, and provide deposition and trial testimony on dealership standards of care, key control/security, F&I product disclosures, auto finance compliance (TILA/ECOA/Fair Lending), and Buy Here Pay Here (BHPH) operations.
- Serve as an expert consultant for institutional networks (GLG, Coleman, Guidepoint, AlphaSights, Tegus) advising on automotive retail economics, DMS technology, and dealership M&A risk.

Phoenix Auto Finance & Phoenix Auto Insurance — Mesa, AZ
Founder & Chief Credit Officer | January 2012 – April 2026

- Built the captive finance arm and supporting P&C agency from a blank sheet, establishing credit policy, pricing, collections, servicing, and Truth in Lending Act (TILA) / Fair Lending compliance supporting retail operations.
- Managed an approximately $30M portfolio and maintained year-end aging of 90–96% current with 0% 60+/90+ delinquency dollars from 2013–2026.
- Secured $5M dealer floorplan and $10M warehouse facilities; governed underwriting standards, line usage, and cash-flow risk for the retail operation.

Arizona Car Sales — Mesa, AZ
Founder, Chief Executive & General Manager | August 2006 – April 2026

- Stood up an independent used-vehicle operation from zero employees and zero units: hired and trained leadership, wrote operating procedures, built recon/inventory/F&I workflows, and launched marketing. Scaled to 2 rooftops, a 6-person leadership team, and 50+ employees, generating approximately $40M in annual revenue and $2M peak annual profit.
- Owned full P&L across Sales, F&I, Fixed Operations, and Inventory; sustained 10%+ net-to-gross in variable operations and approximately 25% in fixed operations through economic cycles.
- Delivered $2,300 F&I per-vehicle revenue (PVR), funded 95% of retail deals, and maintained inventory at 10 turns with a 3-day recon cycle.

Cardinale Automotive Group — Mesa, AZ
General Manager / New Market Entry | January 2005 – June 2006

- Directed the greenfield launch of Cardinale's first Arizona dealerships from the ground up, generating $40M in revenue in the first year of operations. \
- Built the operation from a blank slate—managing an $8M inventory, hiring and training a cross-functional team of 50+, and establishing all sales, F&I, and fixed-ops cadences.
- Reached #1 Mazda new-vehicle volume in Arizona (top 5 Western region) in 3 months; took parts/service from $0 to $150K monthly gross in 10 months.

Russ Darrow Group — Milwaukee, WI
General Manager | Director of Special Finance Operations | 2000 – 2004

- Directed 6 rooftops / 10 franchises and 200+ employees; operated dual new-vehicle franchises on one rooftop. Stood up a dual-franchise rooftop from a standing start to $3M gross in Year 1 with 100%+ year-over-year unit growth.
- Raised Customer Satisfaction Index (CSI) from 82 to 97 (#1 in region); built parts and service to $1.2M annual profit.

Earlier Experience
AmeriCredit / GM Financial — Regional Marketing Manager: Expanded one Illinois branch to 8 offices across Illinois and Wisconsin; grew originations from $2M to $10M+ per office.
Sunrise Chevrolet — Used Manager / Finance Director: Turned department from a $250K loss to $500K net profit in 6 months.
Clifford Chrysler Jeep — Sales Manager / F&I Director: Drove 30%+ growth and increased departmental gross from $50K to $300K.

Education & Credentials
Education: B.S. in Management, Northern Illinois University
Designations & Licenses: Certified Master Dealer (CMD), Northwood University / NIADA | Arizona P&C Insurance License | Arizona Motor Vehicle Dealer License | Arizona Notary Public
Certifications: Certified Cyber-Crime Expert (C3E), University of the People | Conflict Resolution in Teamwork, University of the People | Anthropic AI Fluency & Claude Framework Certificates
Training: Joe Verde · Jim Ziegler SuperSystems · Sandler · Grant Cardone · DealerStrong · JM&A · Resource F&I