



AI-financing spotlight: Guillermo ‘Memo’ Munoz of Best Deal Auto Group



Role
President

Dealership
Best Deal Auto Group

Location
El Paso, TX



\$1,238
back-end profit

Best Deal Auto Group made Upstart its first-look lender and #1 financing source after seeing strong approvals, rapid decisions and stronger deal structures that help the dealership sell more cars profitably. In a market with many first-time buyers, thin-file customers, military families and credit-challenged consumers, Upstart gives Best Deal Auto Group another path to help more customers access strong financing options while keeping deals moving quickly.

For Memo Munoz, President of Best Deal Auto Group, Upstart Auto Finance equips his team with the right tool to keep deals moving quickly, approve more buyers and boost profitability, all while giving customers access to more financing options that fit their budget.

Why Upstart: A first-look lender that helps sell more cars

Best Deal Auto Group sells approximately 140+ vehicles per month, averages 5–9 vehicle sales per day and continuously sources inventory to keep pace with customer demand. With a lean team and a high-volume model, the dealership needs lender partners that can help keep deals moving.

Before partnering with Upstart, Best Deal Auto Group relied heavily on traditional lenders like local credit unions.

Munoz shared that those lenders often struggled to serve certain customer segments, specifically first-time and thin-file customers, and were slow to respond especially after hours and on weekends. When approvals were available, the financing terms from credit unions were often less favorable than what customers could obtain through Upstart.

“Upstart gave us a different lending approach. They were able to look at the customer in a way that fit the deals we were trying to put together, and that helped us expand what we could do for our customers,” said Munoz.

“Upstart has become our first look because the approvals are strong, the steps are minimal and the process is easy for the customer.”

Profitable growth backed by strong lender performance

Munoz shared, “Profitability is definitely there with Upstart. The structure is strong, the rates are competitive and the allowance gives us room to put a deal together the right way.” In May 2026, the dealership funded 54 loans through Upstart and averaged \$1,238 in back-end profit per deal.

What a typical Upstart month looks like at Best Deal Auto Group¹:



\$24,868 Average Amount Financed



83.6% Average LTV



\$1,150 Average Reserve



\$1,238 Average Back-end

Speed and flexibility that keeps customers engaged beyond traditional business hours

Munoz said Upstart’s fast decisions, minimal stipulations and smooth verification of funds process help Best Deal Auto Group keep customers engaged and deals moving. “With Upstart, our finance team can get a quick decision, even during late hours or on Saturdays, to keep customers engaged,” said Munoz.



“By our second month live, Upstart became our #1 lender. That says a lot. **When your team sees approvals coming back quickly and the deal structure is strong, it builds confidence fast,**” - *Guillermo Munoz, President*

That speed has become one of Upstart’s biggest advantages for the team, especially during evenings and weekends. When traditional lenders leave dealers waiting until the next business day, Upstart helps Best Deal Auto Group keep the customer in the process and close the deal when they are ready to buy.

“In our market, speed matters. If a customer leaves without an approval, there’s a good chance they buy somewhere else. Upstart helps us keep customers engaged and gives our team confidence that we can find a solution,” said Munoz.

Upstart’s multi-vehicle pricing feature has also given the team more flexibility during the sales process. With the ability to show customers financing options on up to five vehicles using a soft credit pull, Best Deal Auto Group can help shoppers understand what they may qualify for without impacting their credit score, while making it easier to guide them toward the right vehicle. If a buyer is focused on one car, the team can quickly compare other options that may better fit their needs or budget – and show them the payment may not be much different. That gives customers more choice without restarting the process, helping them feel confident they’re buying the best vehicle for them.

Helping underserved buyers access more financing options

For Munoz, Upstart’s impact is not only about dealership performance. It is also about helping customers who may have struggled to secure financing through traditional lenders.

Many of Best Deal Auto Group’s customers are first-time buyers, thin-file customers or buyers with limited credit history.

The dealership also serves credit-challenged consumers who may need a lender that can evaluate more than a traditional credit score. Traditional lenders may decline those customers or offer financing with significantly higher rates.

Upstart’s AI-powered model gives the dealership another path to approval by evaluating borrowers more holistically while still offering flexible terms.

“Upstart helped us bring in more customers and reach buyers we may not have been able to help before. It’s been a big part of how we continue to grow,” said Munoz.

Expansion into new markets

Best Deal has grown every year but has seen strong growth in 2026 especially, which Munoz credits to multiple factors: strong marketing, a trusted reputation (including more than 1,200 4.8-5 star Google reviews), a quality inventory strategy and lender partners that help the dealership say yes to more customers. Upstart has become a major part of that growth engine by helping Best Deal convert more shoppers into buyers, grow profitability and deliver the fast, easy experience customers expect.

“Since partnering with Upstart, Best Deal Auto Group has achieved multiple record-breaking months while maintaining strong front-end and back-end profitability,”

Munoz shared. With this momentum, Munoz is looking to expand Best Deal beyond El Paso into the New Mexico market, where he sees strong opportunity to help underserved, thin-file buyers especially.

By combining fast decisions, strong approvals, minimal steps and strong deal structures, Upstart helps Best Deal Auto Group sell more cars, preserve profitability and deliver the kind of customer experience that supports its high-review, referral-driven business.

As Munoz put it, **“When you have a lender that gives you strong approvals, competitive terms and a fast process, that becomes a tool your team wants to use every day.”**



Drive your dealership forward.

Ready to speed up financing and convert more shoppers?

Learn more at upstart.com/dealers

¹Findings reported are based on information collected by Upstart from May 2026.