



AI-financing spotlight: Joseph Martin of CarWise

Role
Partner

Dealership
Carwise (formerly Elite Motors)

Location
Illinois (Gurnee and Peoria)



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- Joseph Martin, Partner

CarWise uses Upstart Auto Financing to give more customers a path to purchase by combining speed, flexibility and a self-serve workflow that helps the team keep deals moving.

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The challenge: creating deals that work for buyers

Joseph Martin is a hands-on partner across CarWise’s two locations in Illinois. He runs day-to-day operations, desks deals and stays closely involved in customer-facing processes.

Martin described a common reality for many independent dealers: deals don’t always fall apart because the team can’t sell: they fall apart because financing options don’t fit the customer’s situation.

“It’s tough as an independent dealer to get lenders, so we’re always looking for another avenue to deliver a car to everybody that walks in the door,” he shared.

Why Upstart: speed, flexibility and deals that make sense for the car buyer

Martin first heard about Upstart via his 20 group, and was drawn to Upstart’s ability to create terms that fit a customer’s budget, especially when it comes to monthly payment.



“With other lenders, some deals just don’t make sense to the consumer because they can’t afford the payments. **With Upstart,** I’ve seen **deals where customers had good down payments with single digit rates,** and the payment was affordable.”

- Joseph Martin, Partner

The impact: keeping deals moving with less friction.



Self-serve experience that saves time

For a high-volume store, speed and ease of use are critical. Martin simply wants tools that let him and his team move fast without long wait times with the lender:

“I’m all about being able to go in there and do things on my own to just make the deal move forward. Time is very important to me,” he said.



Flexibility that helps put customers in the right vehicle

Martin called out Upstart’s valuation flexibility as a meaningful advantage, helping CarWise structure deals that would otherwise be difficult within typical advance and value constraints.

He shared that most deals get sent to Upstart because the team is always trying to find the best terms for both the consumer and the dealership.

“Upstart allows me to put customers in cars that I normally would not be able to put them in,” said Martin.



“Drive your dealership forward,” said Martin.

Ready to speed up financing and convert more shoppers?
Learn more at upstart.com/dealers