9:06:05 AM PST: Michael: I am very sorry. Had you completed your portion there would have been notes on our side that one account holder had completed the process and the other account holder would need to as well...I don't show that you completed your portion so no note is on the account.

yes but it's extremely strange because i had done my portion but it's just the next step, needing both signatures, was not noted in my application

showing up in your system

9:07:35 AM PST: Michael: Had you completed your portion of the process there would be notes.

there wasn't or we would've done the additional steps

9:08:00 AM PST: Michael: Unfortunately there was not.

the last time we had autopay issue the representative said we didn't have it set up

: but we did

responsible if we've done our portion and you guys just keep telling us we didn't

: there is clearly a communication issue here and we are the ones being hit with damages

should i just contact a representative next time i need something done? it makes me nervous that problems will just keep persisting

we are doing our part and we have no intention of skipping payments

9:11:25 AM PST: Michael: You are bringing up many issues here.