

Loans

By

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FADE IN

INT. BEDROOM - NIGHT

RICHARD SLATE (40) kneels beside his bed in silk leopard print boxer shorts. He pessimistically makes the sign of the cross on his chest, when suddenly his bedroom turns into a bank.

INT. BANK - DAY

Richard stands in the lobby of a bank with seemingly endless rows of desks. Still in his boxers, he tries covering himself. While awkwardly trying to hide his lack of clothes, he steps forward to a sign that says, "please be patient, we will be with you shortly."

He is waived over by a LOAN OFFICER, a younger woman, hair in a bun.

LOAN OFFICER

Hello Mr. Slate, how may I assist you today?

RICHARD

Hi, I don't exactly know why I'm here.

LOAN OFFICER

See, Mr. Slate, we understand that you were looking for a down payment for a house, and we here at White Gates Banking and Loans have to see if you're qualified to take out such a tremendous loan.

RICHARD

Well, that's great, but how does this work?

LOAN OFFICER

We have to be sure you can keep up with our payment plan.

RICHARD

Alright.

The loan officer pulls out an enormous manila folder with Richard's name on it.

(CONTINUED)

LOAN OFFICER

Now, let's see, Mr. Slate, and I tell you now this is just a precautionary measure.

Richard looks over to another officer helping a customer, an elderly woman, her file is small, they are both warmly laughing.

He looks back at his file, then to the loan officer who is emotionless as she browses through the file.

LOAN OFFICER (cont'd)

So I see you've been faithful to your wife, very good, but you haven't gone to church in well let's see, that's 27 years, with sporadic christmas visits..

RICHARD

Yeah, no offense, but I like to sleep in on Sundays after a long week at work.

LOAN OFFICER

I see, and that's been your excuse since you've taken your first paper route at 13 years old. Now we also have a few, more troubling discrepancies, you know what, I feel the need to refer you to downstairs.

RICHARD

Downstairs what do you mean downstairs?

LOAN OFFICER

It's just procedure, Mr. Slate.

Richard becomes worried.

RICHARD

Listen, lady, I don't have to take this, you openly reading every bad decision I've made in my lifetime and then telling me that I have to go downstairs.

LOAN OFFICER

Sir, I'd strongly advise you to calm down, upper management would not take too kindly to you mistreating employees.

(CONTINUED)

RICHARD

I will not calm down, you're not being reasonable. I haven't been that terrible of a person.

Richard stands. His file reaches halfway up his chest.

The loan officers nervously interrupts.

LOAN OFFICER

Sir, for people in your, uhm, situation, the easiest access to a loan of this magnitude is by referring you downstairs.

Richard begins to stand. The SECURITY GUARD, a large black man in a white suit comes over, puts his hand on his shoulder and forces him back to his seat.

SECURITY GUARD

Sir, you're going to need to calm down.

RICHARD

How am I supposed to calm down when I'm constantly a target of judgment.

SECURITY GUARD

This won't be the last time you're judged by this department, so calm down, and listen to the young lady.

With the security guard's hand on his shoulder, Richard regains composure. The loan officer clears her throat and begins.

LOAN OFFICER

There's no need to be nervous, Mr. Slate. Just with such a, ahem, complicated case as this, we are required to move the case downstairs.

Richard, confused, stays seated.

LOAN OFFICER

So, you're going to have to go downstairs.

Richard stands. Still confused, the Security guard waves him over.

(CONTINUED)

LOAN OFFICER

So just follow our security guard,  
your files already downstairs.

Richard follows the strait faced security guard down the long corridor created by desks.

Richard smiles at him as they walk, the security guard continues to look forward without expression.

AD LIB small talk.

The security guard doesn't respond.

They arrive suddenly at a big door that wasn't seen before.

SECURITY GUARD

We're here.

The security guard opens the door, the camera follows Richard into a black and red room with a large wooden desk in the middle of it with Richard's file on one side. Behind the desk is the MANAGER.

INT. MANAGER'S OFFICE - CONT.

The manager, an older man is smoking a cigar at his desk. He is wearing a crisp black suit.

Richard stands there trying to conceal his nakedness.

MANAGER

Mr. Slate, I'm not judging it, so calm down. I hear you have a troublesome loan application, let's see what the problem is.

RICHARD

Thanks for seeing me?

MANAGER

Of course. Now let's see, ignoring the holy day, yada yada yada, gambling problem,

RICHARD

I'm going to meetings for the gambling.

MANAGER

We know, and please try not to interrupt.

(CONTINUED)

RICHARD

Sorry.

MANAGER

Now let's see, what else, ah, here we are. Oh my, you tried sneaking birth control pills into your wife's non-dairy creamer packets, that's not good. Never mind how This has to be one of the lower...

RICHARD

Sorry to interrupt, but we just don't have the budget to have a kid, you know, with the whole...

MANAGER

Gambling problem.

RICHARD

Gambling problem.

MANAGER

But there is that one instance at your dad's funeral.

RICHARD

Oh god no, not that.

MANAGER

Did you honestly think we wouldn't see you in a confessional with a prostitute at a memorial service?

RICHARD

Listen, what was I supposed to do, go alone?

MANAGER

Well no, but you're also not supposed to make, well I'd call that sweaty and loud thing you were doing love, but that'd be wrong.

RICHARD

Well what do you want from me, a few hail Mary's some community service, what?

MANAGER

The whole hail Mary's are kind of an upstairs thing.

Richard begins sweating and his eyes swell.

(CONTINUED)

RICHARD

Mr. Manager, please grant me this loan, I'll be forever, forever grateful for it. I need this home, my wife needs this home, you know she's ready to be out the door unless we're ready to start a family, please, god, please, I need this.

Richard is on his hands and knees.

MANAGER

Listen, kid, most loan officers, including upper management, would immediately dismiss this case, but we here, downstairs are very understanding of this situation, all you need to do is sign this one piece of paper.

A piece of paper appears before Richard, it says in large bold writing, "Deal."

RICHARD

Not really much to it, is there?

MANAGER

So little and so much all at the same time.

RICHARD

Do you have a pen?

MANAGER

Of course.

Richard signs.

MANAGER (cont'd)

Now remember, I'll be watching.

INT. BEDROOM - NIGHT

Richard is back in his bedroom on his knees. He gets up and goes to bed, confused.