

ALICEINT. VALLEY BANK OF NEVADA. DAY (D1)

Joe nervously taps his foot under the desk while **ALICE MEYERS** (early 30s), the cute, buttoned-up loan officer reviews his case file on her old-as-shit computer. She cuts to the chase:

START
Sc. 1



ALICE
I'm afraid your loan application has been denied.

JOE
Wow. That was fast.

Alice notices her SUPERVISOR hovering nearby. She straightens up, doing her best to represent the bank.

ALICE
Mr. Rice, you've been a loyal member of our family here at Valley Bank for over 15 years --

JOE
17 years.

ALICE
Which is over 15 years.

JOE
Two years over. Felt significant.

ALICE
The point is, it's come to our attention that in all this time, you've never seemed... happy.

JOE
The bank thinks I'm not happy?

ALICE
In your business. You inherited the operation from your father, another loyal customer. But when your dad was in charge of the funeral home, he seemed to enjoy the work. You seem to... accept it. Which isn't to say you're not doing a good job --

JOE
I'm not doing a good job. Which is why I need a loan.

ALICE
Which you're not getting.

JOE
Because the bank thinks I'm sad?

ALICE

ALICE

Because nothing in your past suggests that you'll be able to pay this loan back. So why not look at this as a chance to begin anew? A fresh start, if you will.

JOE

I would love a fresh start. Unfortunately, I'm a single father with a son who depends on me.

ALICE

I'm aware of that --

JOE

Single parents don't get fresh starts, Miss Meyers. Single parents make do because their children have no one else to depend on, because someone either died or abandoned them. We were abandoned.

ALICE

I'm aware of that, too.

JOE

Although Isabel could be dead.

ALICE

Anything is possible.

JOE

Although evil rarely dies.

Oh boy. Empathetic, Alice drops her "official bank persona."

ALICE

I just think you could do other things with your life, Joe. Things that would make you happy.

Joe rises to his feet, done with this conversation.

JOE

I'll get the money.

ALICE

You're behind on your last three payments. If you don't fulfill your obligations to the bank --

JOE

I said I'll get it.

ALICE

-- We'll have to foreclose.

ALICE

Fuck. He turns around and faces her, with true kindness.

JOE

Thanks for your time.

Joe walks out, head held high. Off Alice, feeling awful...

END Sc. 1