



*Excerpt from...*  
**Bank & Trust**  
*by Kitt Lavoie*

A parking lot. Late afternoon. MEL, mid-thirties, leans against a car. Waiting. She holds a plate of cookies. She sees someone coming from a distance. She straightens up.

After a moment, PAUL, mid-forties, enters, heading for the car. He sees Mel and stops at a distance. He takes a breath and slowly approaches. Mel lets him get close before speaking.

Hey, Paul.  
MEL

Hi Mel. How you doing?  
PAUL

You know...  
MEL

I made you these.  
A beat.  
MEL (cont'd)

Mel offers the plate of cookies. Paul takes them. A long, uncomfortable moment. Paul starts past Mel towards the car.

Can you do anything?  
MEL (cont'd)

I'm sorry.  
PAUL

Paul walks past Mel.

MEL  
Just a couple more months. It would make all the difference.

PAUL  
Mel, I'm sorry. I can't.



They're taking the land, too.

MEL

Paul stops.

PAUL

Yeah.

MEL

That was a separate loan.

PAUL

Well... yeah. But it was used as equity on the construction. Three houses in--... It was an ambitious project, Mel. We knew that from the beginning. If the market hadn't gone soft, but-- ... I'm just sorry it didn't work out.

MEL

But it could, I'm saying.

PAUL

Mel--.

MEL

There's nobody building, Paul. Just two more months. The amount of labor out there, we could have all three finished by then. Fished, on the market, and paid off. Two months. That's all we're asking.

PAUL

I can't, Mel.

MEL

Two--.

PAUL

I already got him four, Mel. There's nothing more I can do.

MEL

What is the bank going to do with three half-finished houses, Paul? What are they going to do? What are they going to get, that they couldn't get more by letting us finish?

PAUL

I can't do anymore. I'm sorry.

MEL

One month.



I'm sorry. PAUL

You're sorry? MEL

I am. PAUL

Twelve years. Thirteen houses. Has he ever been late on a payment. MEL

I'm sorry, Mel. PAUL

Has he? MEL

No. PAUL

So... MEL

Yes, actually. A couple. Yes. PAUL

In twelve years. MEL

That's not what it's about. It isn't. It's--... I'm sorry. Times are tough. All around. Paul turns towards his car. PAUL

We had you over for dinner. MEL

This is inappropriate, Mel. PAUL

Don't "appropriate" me. We're going to lose our house. MEL

You won't. PAUL



MEL

I quit my job. When we started on the development, I quit my job so I could help him. We have nothing coming in, Paul.

PAUL

I'm sorry.

MEL

Nothing.

PAUL

I know. And that's why the bank called in the loan.

MEL

You called it in.

PAUL

No, I didn't.

MEL

You called him into your office. You told him--...

(a beat)

Our house, Paul.

(a beat)

I thought you were a friend.

PAUL

You should go home.

Paul heads for his car.

MEL

He cried. When he got home today, he fucking cried. In front of my fucking kid. In front of his son. He wouldn't like me telling you that--

PAUL

No, he wouldn't.

MEL

But he did. What about my kids, Paul?

PAUL

Goodnight, Mel.

MEL

What about them?



They'll be fine. PAUL

They play with your kids. MEL

I know. PAUL

You want them to starve? MEL

They won't. PAUL

What am I going to feed them? MEL

I don't believe Derek is going to let that happen. PAUL

What is he supposed to do. You call in the loans. You shut down his business. The houses are two-thirds up. Two of them, and the third is on it's way. That's money. That's money we spent. That you're taking away. MEL

I talked to him, Mel. It's going to be alright. PAUL

How? MEL

He has a plan. PAUL

What plan? MEL

There's a new Home Depot opening up in Leominster. They could use a man-- Mel smacks Paul. Hard. PAUL

A beat.

You know, Barry foreclosed last week Terry Morgan's property. PAUL (cont'd)



MEL

That was the subcontractor.

PAUL

Man pulls the drain in his jacuzzi first night in his new home, he doesn't expect a hundred gallons of water to come crashing down through his dining room ceiling.

MEL

It was the subcontractor, Paul.

PAUL

And he sure doesn't expect to be on the hook for a hundred and fifty thousand dollars in repairs.

MEL

You know it was the subcontractor.

PAUL

I know. I'm just saying, sometimes things happen. Sometimes someone loses, and its not always the fault of the person just 'cause they blame them. Sometimes its the subcontractor. And sometimes its the bank. And it always sucks, Mel. But there's nothing I can do. There were too many projects. Too many irons in the fire. It was the subcontractor, I know. But if he were onsite, Derek would have caught it. He's good. He would have. And if he wasn't trying to do three houses at once, he wouldn't have gotten behind like this.

MEL

He's not going to stock shelves at Home Depot.

PAUL

I'm not saying stock--

MEL

He is a business man. Twelve years. He's not gonna do anything at Home Depot.

PAUL

He's gonna have to, Mel.

MEL

What does that mean?

PAUL

It means he's gonna have to. For a while. You've got nothing coming in. We're gonna see how the auction goes, but in this market--... The bank is strapped, Mel. If we don't recoup, we're going to have to pursue a deficiency judgement.

MEL

What does that mean?



PAUL

It means let's hope the auction goes well.

MEL

So, wait. They've recalled the loan. We've lost the new builds. We're going to lose our house? And still we're going to owe someone money.

PAUL

It was an ambitious project, Mel.

MEL

Then why did you give us the money for it in the first place?

PAUL

You should be talking to Derek about this. Not me.

MEL

No, I'm talking to you. If it was so damn "ambitious," why did you give us the money?

PAUL

It seemed like a reasonable risk--

MEL

Well, clearly it wasn't. You should have known that. That's your fucking job.

PAUL

For now, yeah.

MEL

What does that mean?

PAUL

You think you're the first person to point out that maybe I shouldn't have given you that loan? A construction loan is a "story loan" - and that means it's my job to know the story. It's my job to sit there and listen to your story and decide whether it looks like it's got a happy ending or not. And I guessed wrong. I guessed way the fuck wrong. And because of what's going on in the market right now, I guessed more wrong than right over the past year.

MEL

And we're supposed to be punished because you guessed wrong?

PAUL

Goodnight, Mel.

Paul heads for his car.



MEL

Why am I the one losing my house when you're the one who guessed wrong?

PAUL

(wheeling on her)

I didn't guess wrong. I knew. I knew Derek was taking on too much. He knew, too. The only one who didn't know was you. And you guys have Kara and I over for dinner and we have a nice time and great food and you just keep mentioning - you - just mentioning the great new lot Derek just bought on Woodside. "Perfect for three two-to-four bedrooms." I could see it, Mel. I could see it in his eyes. I could see it, he thought it was too much. But then the next week, first thing Monday morning, what do you know, he comes in and asks me to make it work. As a friend, to make it work. You talked him into it. And both of us knew better.

MEL

And women shouldn't get involved in men business?

PAUL

No, I'm saying you. You shouldn't get involved. Because look at what happened. He was a good man and a good business man. And he's going to be working at Home Depot. And that's your fault. And I'm saying that as a friend.