

Love and Debt

by

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FADE IN:

**INT. ATTORNEY'S OFFICE - DAY**

Dark wood paneling, framed degrees and achievements, decorate an office that shouts power and wisdom.

ANNA CAMBLE(25), long hair, perfect figure, sits across from RODNEY ROUNDTREE(45), attorney at law.

ROUNDTREE

He didn't contest. He signed the papers. You, basically, got everything.

He smiles as he hands her a packet of copies and paperwork. She smiles sarcastically.

ANNA

I got everything alright, including the bills! Winning! Not!

ROUNDTREE

Well, you may have to reorganize, but I'm sure it'll all work out.

He stands up and reaches across the desk, extending his hand. She follows suit. They shake, and she leaves.

**EXT. UPSCALE SUBURBAN NEIGHBORHOOD - DAY**

Down a circular road, at the end of a cul-de-sac, a blue, Honda civic pulls into a driveway.

Anna steps out of the car, walks to the mailbox, pulls a handful of envelopes out, and continues to the front door.

**INT. KITCHEN**

She puts her purse down and starts flipping through the mail. She discards the majority of the mail, without opening it into the trash can by the counter.

Two envelopes are spared the trash. She opens the first one. On the top of the letter in bold type it reads: NOTICE OF DEFAULT.

She lays it aside and opens the next one. At the top of the second letter it reads: NOTICE OF INTENT TO REPOSSESS.

Both letters lay on the counter. Anna runs her hand through her hair, grabs a bottle of Jameson from the cabinet, and pours a shot. She downs it. She walks to the...

**INT. LIVING ROOM**

On the couch, with her laptop open. On the SCREEN: Facebook. A cursor blinks across the screen landing on the married box. Unchecks. Rechecks the single box.

ADELE'S "SOMEONE LIKE YOU" blasts from her cell phone. She answers.

ANNA

Hello?

COLLECTOR (O.C.)

Hi, Anna Camble, please?

ANNA

This is she.

COLLECTOR (O.C.)

Anna, this is Thomas, calling from Apex Mortgage. Your mortgage is now in default. It's critical that we get at least one payment before the end of the month to keep it from going into foreclosure.

ANNA

I just went through a killer divorce. To be honest, he left me with a ton of debt. I really don't think I can pay it by then.

COLLECTOR (O.C.)

There are things you can do. Apply for modification, set up a repayment plan, or even a quick sale. But right now, the loan's considered in default, and we have to get at least one payment. That will stop foreclosure. Then you can take one of these options.

ANNA

It's just a really bad time. My car payment's three months behind. And now the house. Sorry, I'm not whining, I'm just stressed to the max. I'll really try to get a payment by the cut off.

**INT. OFFICE CUBICLE - DAY**

A typical workspace, counter, computer, Anna, sits in front of the monitor entering data.

She looks over her shoulder and then back at the computer screen. The screen showing a SPREADSHEET, minimizes, as FACEBOOK opens up.

JAYDEN HARPER(28), blond hair, full figured, pink lipstick and funky prescription glasses, walks in. Anna jumps.

ANNA

You scared the shit out'a me!

JAYDEN

You're lucky I wasn't the boss!

They laugh.

JAYDEN (CONT'D)

I saw your facebook status change last night. It's about time.

ANNA

He left me out of love and deep in debt. I'm happy, although, I have hell to pay. Literally.

JAYDEN

Economy sucks for everybody 'cept the bars. They're full of people like us. Wanna go to O'Riley's tonight?

ANNA

I don't really have the money, but I need to drown my sorrows!

**INT. O'RILEY'S IRISH PUB - NIGHT**

Lager signs, beveled mirrors, and a fancy iron worked sign reading: O'Riley's Irish Pub, accent the bar.

In a corner near the pool tables, Anna and Jayden sit, empty shot glasses litter the table. Two men not far away shoot pool.

JAYDEN

I'm feeling drunk enough to stir up some chatter with the cute one over there.

She points toward the pool table. One of the men catches her pointing and smiles. Blushing she turns back to Anna.

JAYDEN (CONT'D)

You seemed so sad at work. Not used to depressed Anna. Like happy Anna! Feeling better, I hope?

ANNA

Numb. Drunk. Better! I'm bout to pee my pants. Be right back.

Anna stands up and takes one step, tripping over the chair leg. She tumbles, IAN TOMLINS(28), tall, muscular, swings the cue stick around her. She latches on just before falling.

ANNA (CONT'D)

Oh my god! I'm sorry.

He smiles. She laughs and waves at Jayden as she whirls around the pool stick imitating a naked, pole dancer.

Ian shoves a hand in his pocket, pulls a bill out, and teases her with it. She plays the game and dances around.

She pulls up her shirt, showing her jeans line. He sticks the dollar in the waist. She spins around and runs off toward the bathrooms. Jayden chimes in.

JAYDEN

I'm Jayden. The pole dancer's my friend, Anna. Sit with us?

She pats the seat beside her. He takes it.

IAN

She's a hoot! That's the most excitement I've had this year! I hope she's not driving.

Anna returns with three, full, shot glasses. She places them on the table. Jayden holds her up. The others join. The glasses CLANK. Empty shot glasses land back on the table.

JAYDEN

Maybe we should call a cab.

IAN

This and a beer's all I've had. If you'll let a man save the day again...

He turns to Anna and smiles.

IAN (CONT'D)  
I'll drive. No problem at all.

Anna burps. Jayden kicks her under the table. Anna shoots a 'don't spoil this' look at Jayden then turns and sings in a drunkenly manner.

ANNA  
He'll be our knight in shining  
armor, coming to our emotional  
rescue...or our drunken rescue!

Jayden rolls her eyes at Ian. They all laugh.

**INT. IAN'S CAR - NIGHT**

In a old, restored, ford truck, bench seat, the three of them sit, side by side.

JAYDEN  
Right here. Thanks for the ride  
Ian.

She punches Jayden on the shoulder.

JAYDEN (CONT'D)  
Don't forget to call me later.

Jayden gets out of the car. While driving down the road, he looks over at Anna. She lays asleep against the window.

**INT. IAN'S HOUSE/BEDROOM - MORNING**

Sunlight shines through the windows. On a bed, Anna stirs. As her eyes open, she springs up, glances at her surroundings and then the clock.

As she crawls out of the covers, she looks down at her bare legs. Her hands find the jersey she's wearing and she stares.

Ian, in sweat pants and a tee shirt, walks in holding a steaming cup of coffee.

ANNA  
Oh my God. Did we?

IAN  
You don't remember? That hurts.

He hands her the cup of coffee. She sips it and looks up over the steam at him. He smiles and playfully punches her shoulder.

IAN (CONT'D)  
Nothing happened.

She pulls out the jersey and raises her eyebrows looking up at him again.

IAN (CONT'D)  
You puked. That's it. Some got on your shirt, so I let you borrow one of mine.

He smiles. She sips her coffee and puts it down fast on the table.

ANNA  
I gotta get to my car. I'm gonna be late for work!

**INT. OFFICE CUBICLE - DAY**

In front of a computer screen, Anna talks on the phone.

ANNA  
I think I'll have it by then. And yes, I'll call you and do the western union thing you suggested.

Jayden walks in unnoticed.

ANNA (CONT'D)  
Ok, I'll call you with the reference number.

Anna hangs the phone up. Jayden puts a cup of hot cocoa on the counter.

ANNA (CONT'D)  
Car or house? A way to work? This mortgage guy is persistent. He's more loyal than the iPhone fanatics!

JAYDEN  
Hate to change the subject, but you didn't call me when you got home last night.

Anna sips hot cocoa, and a guilty grin forms on her face.

JAYDEN (CONT'D)  
What? Wait! You didn't?!

Anna spins back around in her chair and lays her head on her desk. Jayden grabs her shoulder and pulls her back up.

ANNA

I was shit faced. I woke up in his bed. In one of his shirts!

JAYDEN

Now that's a rebound record!

ANNA

I woke up thinking not a fucking one night stand! He said I passed out, puked and he put me to sleep.

JAYDEN

We were both so drunk! Wanna bite the dog and do it again tonight?

ANNA

I would, but I got a date.

JAYDEN

You're killin' me! I've been single forever and you drunkenly end up on some man's cue stick, and you're in love! Life's not fair!

#### **INT. MEXICAN RESTAURANT - NIGHT**

Chips and salsa sit in the middle of the table between Anna and Ian. They laugh.

IAN

We have a lot in common.

ANNA

It's serendipity! Crazy. I'm really not an alcoholic, I swear.

IAN

I know. Don't worry.

#### **INT. IAN'S HOUSE/LIVING ROOM - NIGHT**

On a leather couch, Anna sits alone. Ian walks in carrying two glasses and a bottle of red wine.

Anna sips her wine as ADELE'S "SOMEONE LIKE YOU" blasts from her cell nearly causing her to spill her drink. She answers.

ANNA

Hello.

There's a pause as she listens. She sets her wine glass down on the coffee table. Her smile vanishes into a look of gloom.

ANNA (CONT'D)

Yes, I understand. Come get it.  
Yes. I said, do what you have to do.

She puts the phone in her pocket and joins Ian back on the couch. He senses her mood change, picks up her glass and hands it to her.

IAN

Are you ok?

She tilts the wine glass. Not sipping, she swallows it down. The glass sits on the table empty.

She wipes the corner of her mouth and fight tears, but they persist. Her eyes well up.

ANNA

I don't wanna talk about it.

He moves closer to her, puts his arms around her, and with his hand, strokes her hair. Muffled sniffles are her only words.

He nudges her chin, and looks into her eyes.

IAN

It's going to be ok, Anna.

He kisses her cheek, her lips find his, as an emotional train wreck turns into an animalistic nexus.

Raging passion, each undresses the other while, uncontrollable desire consumes them as they make love.

**INT. WORK CUBICLE - DAY**

Jayden walks in finding Anna slumped on her desk, her hands in her hair.

JAYDEN

You ok?

ANNA

They got the Honda this morning.

JAYDEN  
Oh, shit! I'm sorry.

ANNA  
It was the car or the house.

JAYDEN  
At least you have Ian. It's been a little over a month. Is this serious?

ANNA  
He's perfect, Jay. We've been spending every night together. Maybe he'll ask me to move in before I lose the..

Jayden puts her hands over Anna's mouth before she can finish.

ANNA (CONT'D)  
Speaking of, I've got to wire the money for the mortgage tonight before midnight.

She scribbles a note on an envelope and puts it in her purse.

JAYDEN  
It's all gonna work out. Please think positive. Try? Hey, you wanna hit happy hour this afternoon?

ANNA  
Ian's already got tickets. We're going to see the Denver Broncos play.

**INT. IAN'S HOUSE/LIVING ROOM - NIGHT**

Ian and Anna walk in holding hands. Anna flops down on the couch, putting her purse on the coffee table. Ian sits down beside her.

ANNA  
Oh my God that game was exciting!

IAN  
I don't know how he does it, but he always pulls it off. That overtime was crazy!

ANNA

You could just show up during the last quarter and not miss a thing. Tebow Time!

IAN

Speaking of overtime, it's after midnight. We gotta work tomorrow.

He lifts his feet up to rest them on the coffee table, accidentally knocking her purse over onto the floor.

He jumps up and begins sliding the jilted stuff back in her bag. He picks up an envelope that reads: APEX MORTGAGE-WIRE TRANSFER TONIGHT! DON'T FORGET!

He pauses, envelope in hand.

IAN (CONT'D)

Oh my God. You...Anna, tell me you didn't forget to make the ....

She notices the envelope in his hand. A moment of silence seems like minutes.

Confused and angry, she gets up, walks over, and takes the envelope from his hand.

ANNA

How'd you know? Are you the...the Thomas who calls nearly every day?

He stands up and puts his hand on her arm. She pulls her arm away.

IAN

They make us use a different name. I didn't know it was you. I swear! I had an idea, but never asked.

Tears form in Anna's eyes. She walks toward the door.

IAN (CONT'D)

Please Anna, don't go.

**INT. WORK CUBICLE - MORNING**

Anna sits in front of her screen entering data. Jayden walks up and KNOCKS on the wall.

ANNA

Nobody's home? Not a good morning.

JAYDEN

Might be gettin' better. These are  
for you.

Jayden stands holding a dozen red roses. Anna looks surprised but not happy. She pulls the card and reads it.

JAYDEN (CONT'D)

Talk? Tonight? I love you, baby.  
Ian. (To Anna) What? Not even a  
smile?

ANNA

Turns out my boyfriend is also my  
collector.

JAYDEN

What the fuck? Are you serious?

ANNA

He's so nice. I feel bad. Last  
night, when I found out, I just  
walked out.

JAYDEN

Just so you know, whoever said  
there's plenty of fish in the sea,  
THEY LIED! At least talk to him.

**EXT. IAN'S HOUSE/FRONT DOOR - NIGHT**

Anna leans her bike up against the wall and knocks. She almost leaves, but the door opens.

IAN

Sorry, I was in the shower. Baby,  
come in. I want you to hear me out.

**INT. IAN'S HOUSE/LIVING ROOM**

A chilled bottle of wine and two glasses sit on the coffee table. She sits. He pours wine into both glasses.

ANNA

I hope I wasn't some sort of  
charity case to you.

IAN

Not at all. I had NO clue who you  
were the night we met. It wasn't  
until that night.

He pauses and looks into her eyes.

IAN (CONT'D)

That night we were drinking wine.  
You got a call. And then you were  
upset. I thought about it then.

ANNA

I would've told you if you'd asked.  
Why keep a secret like that?

IAN

I didn't want you to think that was  
the reason I was falling for you.  
(Beat) I, honestly, love you Anna.

Anna wipes a tear from her cheek. Ian holds his arms out to her. She lays her head on his chest. His arms tight around her.

IAN (CONT'D)

I hate my job sometimes. I know  
people go through hard times. I  
paid it for you that night... out  
of my savings. You can give it back  
to me or you don't have to. I don't  
care.

ANNA

You didn't have to do that.

IAN

I know I didn't. But now you can  
modify your loan. It will cut your  
payment in half. I'll help you. I  
want to help you through this,  
Anna. Please let me.

She lifts her head up. Her eyes melt into his.

IAN (CONT'D)

Can't you see, baby, I love you.  
Please forgive me?

ANNA

I'm sorry, too, for walking out. I  
forgive you, and I love you with  
all my heart. You had me ever since  
you caught me 'round that dancing  
pole.

They laugh and snuggle.

FADE OUT.