

**PREDATORY**

by  
JJ Bailey

FLASHBACK: INT. J&P MORTGAGES - BLAKE'S OFFICE - DAY

BLAKE DRIER (30) is the picture of modern success in his sharp Armani suit. He has that same smile your best friend had growing up. The same sparkle in his eye that your kids have. In short, Blake Drier is awesome.

His office may be small, but Blake fills it with charm.

SUPER: "FOUR YEARS AGO"

So we utterly believe him when he looks us in the eyes, smiles that perfect smile, and says:

BLAKE

It's more than that: It's a dream. A new beginning to the life you always wanted. And you deserve it. I promise, together we will make this happen.

Blake CLICKS his pen and hands it across the small desk to CHRIS EVANS (32), in a flannel shirt and blue jeans.

CHRIS

It just seems too good.

BLAKE

Chris. Opportunity always does. Look, you can walk out of here today the same way you came in -- dreaming of a better life. Or you can make it happen right now. Make it happen, Chris.

Chris puts the pen to the document and signs as:

CHRIS

I can't believe I'm going to own a house!

Blake's warm eyes and disarming smile DISSOLVE TO:

A dazed Blake, in a cheap jacket, shirt and tie, in --

INT. FIFTH DISTRICT STATE COURT - ROOM 7 - DAY (PRESENT)

The WITNESS BOX; his smile has long since gone away.

Between Blake, the JUDGE, and the AUDIENCE of about 100, the States Attorney General SAMUEL WARD (48), paces in his most "media-friendly" three piece.

WARD

But he was never going to own that house -- was he, Mr. Drier?

One of the SIX NICELY SUITED MEN at the defendants' table -- Defense Attorney OWEN CRICK (50) -- stands and trumpets at the bench:

CRICK

Objection, your honor. Leading the witness.

JUDGE

Overruled.

(to Blake)

You may answer the question.

BLAKE

No. He wasn't.

FLASHBACK: INT. J&P MORTGAGES - BULLPEN - DAY

This place is grand. Dark wood trim. Marble finishing.

Desks line the floor of the BULLPEN, each manned by an eager young mortgage broker. But for now everyone is quiet, as VP CARL GERARD (52) holds court.

CARL

This has been a huge quarter for us, and everyone has been cranking it out! And we're proud of you all. But this is life, and there can only be one winner.

Carl pulls back a drape revealing a CHART. Blake's name is beneath a red column that TOWERS above anyone else's.

CARL

Blake Drier, you could sell a mortgage to a friggin' buffalo.

A smattering of APPLAUSE as Blake smiles and strides up to Carl. Carl hands him a PLAQUE and a CHECK.

JEALOUS COWORKER #1

(quietly surly)

I don't get it.

JEALOUS COWORKER #2

Buffaloes are nomadic, genius.

Carl warmly wraps an arm around Blake, squeezes.

CARL

You earned it, kid. You are positively made of gold.

INT. FIFTH DISTRICT STATE COURT - ROOM 7 - DAY (PRESENT)

Carl and the TWO OTHER DEFENDANTS (each sitting beside his very own lawyer) glare at Blake. If looks could kill, Blake would be dead on the spot three times over.

WARD (O.S.)

Were you offered any incentives for producing sales?

BLAKE

Yes. The broker with the most sales at the end of the quarter was given ten-thousand dollars.

WARD

That seems a bit excessive, doesn't it?

BLAKE

In two years, J&P Mortgages had procured over thirty-seven-billion dollars in loans. Ten grand was nothing.

FLASHBACK: INT. J&P MORTGAGES - BLAKE'S OFFICE - DAY

At his tiny desk, Blake types a report. Carl wanders in, discreetly closes the door behind himself.

CARL

I don't know how you do it, kid.

BLAKE

Salesmanship 101. Make 'em love ya.

CARL

You got a gift, you know that? You do.

Carl turns to look through Blake's glass window, out at the frenzied young brokers in the bullpen.

CARL

You could sell those kids their own mothers. Ivy League twenty-somethings. They watch "Boiler Room", and suddenly they think they know something about it.

Blake watches Carl MASSAGE his own neck for a moment.

BLAKE

(knowingly)

Is everything all right?

The older man turns, looks at this "kid" like Blake is the only person who could lift his corporate pressures.

CARL

Listen, I'm gonna need you to push a few through the cracks for me.

INT. FIFTH DISTRICT COURT - ROOM 7 - DAY (PRESENT)

Ward does his best dramatic "Law and Order" questioning.

WARD

Did Mr. Gerard ever specify what he meant by "push a few through"?

BLAKE

He did. He asked us to find ways of making borrowers more appealing.

WARD

What specifically did Mr. Gerard ask you to do?

Blake shifts in his seat.

FLASHBACK: INT. J&P MORTGAGES - BLAKE'S NEW OFFICE - DAY

SUPER: "THREE YEARS AGO"

Better view, and much bigger. Blake now has three PLAQUES for highest sales on the wall behind his enormous desk.

Fellow broker TIM STARK, 30, hurriedly closes the door.

TIM

Is this for real?

BLAKE

It's a business, dude. We're in marketing. Gotta make 'em look good.

TIM

This is fraud, Blake. Flat-out fraud.

BLAKE

Hey, don't preach to me, Tim. You sell those two/twenty-eight loans like they're candy. You know what they do to people. How is this any different?

TIM

Back-dating?! Cutting and pasting?! We're not even sending over the same documents that these people are signing.

BLAKE

Carl told me he needed it done. You want to argue with him? Be my guest.

TIM

You sent over completely falsified information to get that loan through.

BLAKE

Yeah. And guess who's got the big office?

TIM

I'm not kidding around, Blake.

BLAKE

Just calm down, all right? If you don't wanna play this way then don't... But you should know: Carl's drafting a memo right now -- sub-prime is a gold mine, we're all gonna to be pushing 'em through.

Tim can't believe it. Blake just smiles that winning smile. Only now he's smiling at us again, and saying:

BLAKE

It's more than that: It's a dream. A new beginning to the life you always wanted. And you deserve it. I promise, together we will make this happen.

CLICK. Blake hands the pen to JEFFREY WOLCOTT (30s) who signs the documents without hesitation. His wife, SUSAN (30s), sits beside him bouncing their BABY GIRL.

The Wolcotts dressed in their finest for today. Thank you, T.J.Maxx.

JEFFREY

(signing)

Thanks for guiding us through all this. All that legal language -- I just don't speak it, y'know?

While Blake's upper half is calm as a cucumber, his KNEE anxiously bounces beneath the table.

BLAKE

You need to initial down there.

SUSAN

We're so excited, we've already picked out colors for Abbie's room.

JEFFREY

We're going to be homeowners!

INT. FIFTH DISTRICT COURT - ROOM 7 - DAY (PRESENT)

At the prosecution's table, Ward shuffles some papers.

Blake slumps in the oak witness box, staring off at nothing. Then --

BLAKE

(almost to himself)

Everyone says the same thing.

WARD

Excuse me?

BLAKE

Everyone thinks they sign the papers and they own the house. They never understand that that loan, it owns them.

An awkward beat. Blake just stares at the floor.

FLASHBACK: INT. J&P MORTGAGES - BULLPEN - DAY

Modern, high-pressure sales. The bullpen is full of young BROKERS manning phones. It's fast-paced and aggressive.

INT. J&P MORTGAGES - CARL'S OFFICE - DAY

It's opulent in here. An agitated Blake LEANS in across the magnificent desk, closer to Carl.

BLAKE

It's getting out of hand, Carl. This is just the beginning.

CARL

Why don't you let me worry about the small stuff?

BLAKE

"Small stuff"?! Seven foreclosures this month, Carl -- seven. We know what's coming.

CARL

You have one job here, Drier. Make sales.

BLAKE

We've had our heads in the sand for too long. This can't last, and you know it!

CARL

What I "know" is, there are twenty guys out in the bullpen who would kill to have your office. Now if you can't get the job done, one of them will. Or maybe you'd be happier hawking used cars somewhere -- settle your conscience a little.

INT. FIFTH DISTRICT COURT - ROOM 7 - DAY (PRESENT)

Ward leans against the prosecution's table.

WARD

Was that the first time you had expressed concern to Mr. Gerard?

BLAKE

Yes.

WARD

What was it that you "saw coming"?

BLAKE

We had been issuing loans to people who couldn't afford them. It was only a matter of time before they defaulted.

WARD

You were aware they couldn't afford them?

BLAKE

Yes.

WARD

Would you say that was common practice at J&P Mortgages?

BLAKE

No. I would say that was how we did business.

Carl exchanges fuming glances with his fellow defendants.

BLAKE

We were actively targeting clients who wouldn't qualify for a standard loan. They wouldn't qualify because they couldn't afford it. But we made them think they could.

WARD

By using sub-prime loans?

BLAKE

Yes. We used a lot of two/twenty-eight loans, which were the easiest to sell. You low-ball the interest rate for two years and show them how much money they'd be saving. And that was easy to focus our pitches on. But it was a thirty-year loan, and after the first two years that interest rate skyrocketed. We just didn't make that part clear.

WARD

You were misleading your clients?

Blake anxiously BOUNCES HIS KNEE.

BLAKE

Horrendously.

FLASHBACK: INT. BLAKE'S OFFICE/BULLPEN - DAY

Blake is plopped in his over-sized chair with his feet up on his desk. He's wrapping up a deal on the phone.

BLAKE (ON PHONE)

It's perfect for you. I got 'em to agree to the two/twenty-eight, and you'll be in your house by May... All right, Mr. Brown... Anytime. Bye-bye.

Just as Blake hangs up the phone:

WOMAN'S VOICE (O.S.)

No! Take your hands off me!

Blake looks out to the bullpen. Everyone's eyes are fixed towards the front.

WOMAN'S VOICE (O.S.)

Where is he? Where is he? BLAKE DRIER!

Blake peers out his office doorway to find a disheveled SUSAN WOLCOTT being held up by SECURITY OFFICERS.

BLAKE

Mrs. Wolcott?

SUSAN

You! You did this to us! You're responsible. It's your fault!

The Guards clench her tighter, pull her backwards.

SUSAN

You lied to us! You lied to us!

She's dragged out SHOUTING. Everyone is silent. Carl sidles up beside Blake, and calls out to everyone:

CARL

All right, it's over, get back to work.  
Make those calls. Sell! Sell! Sell!

(to Blake)

They hit foreclosure. Husband shot himself. Some people should really read the fine print, huh?

Off Blake's distraught face --

INT. FIFTH DISTRICT COURT - ROOM 7 - DAY (PRESENT)

Susan Wolcott intently watches from the back of the audience; Ward questions Blake at the witness box.

WARD

This is an email from Mr. Gerard to Mr. Drier, dated September third, 2006.

Ward hands the email printout to Blake.

WARD

Mr. Drier, would you please read the highlighted portion?

BLAKE

"Various competitors have now surpassed our lending numbers. You are to ignore the current rates of foreclosure and move ahead under the new strategy."

WARD

What was Mr. Gerard's "new strategy"?

BLAKE

Many of our prospective lower-income clients had significant debt already, which was one of the reasons why they couldn't receive a standard loan. Mr. Gerard had us begin offering debt-consolidation options.

At the defense table, Gerard sweats it out. He MASSAGES his neck as his codefendants shift in their seats.

BLAKE

When you start talking to someone about a three-hundred-thousand-dollar home loan and they already have fifteen-thousand-dollars in credit-card debt, they tend to be a hard sale. But when you explain that they can roll all their existing debt into one mortgage payment at a sub-prime rate, it's easy to convince them they're getting some sort of a break.

WARD

But why would a bank agree to give a loan to someone in that situation?

BLAKE

Because Mr. Gerard also asked us to falsify their debt.

GRUMBLES from the defendants' table. Blake presses on:

BLAKE

The banks never knew. If we filled out the application saying this person had perfect credit and made eight grand a week working as a bagger at Ralphs, well, the banks would believe us. They never question the paperwork. And Mr. Gerard knew it.

FLASHBACK: INT. J&P MORTGAGES - BULLPEN - DAY

SUPER: "ONE YEAR AGO"

The room is silent. The young brokers all look into CARL'S OFFICE, where he and Blake SCREAM at each other.

Blake angrily waves some document in Carl's face. The glass muffles their argument, but it's clearly nuclear.

Suddenly the door SLAMS open; Blake storms out in a rage, beelines it for the front doors. Carl yells after Blake:

CARL

I was wrong about you! You're weak!  
You're -- you're nothing!  
(to the room)  
Get back on the phones!

INT. FIFTH DISTRICT COURT - ROOM 7 - DAY (PRESENT)

Ward is at his table. Crick is cross-examining Blake.

CRICK

So it wasn't until after you were fired that you went to the F.D.I.C.?

BLAKE

I wasn't fired. I quit.

CRICK

Really? Because we have a document here stating that after an altercation with Mr. Gerard, you were asked to leave.

BLAKE

Gerard also has a document stating that a twenty-five-year-old cashier at Rite Aid is earning seventy-thousand-dollars a year, and will have no problem repaying a four-hundred-thousand-dollar loan. Gerard loves his paperwork.

A beat. Crick takes it in a new direction.

CRICK

Mr. Drier. Are you receiving anything in return for your testimony?

BLAKE

I've been assured that I can't be prosecuted by the state.

CRICK

How very nice for you. You can sit there and comfortably paint your former colleagues as greedy monsters, knowing you can't be held accountable for the very same actions. That seems like a pretty good deal.

Blake cracks his first-ever courtroom smile.

CRICK

Is something funny, Mr. Drier?

BLAKE

It is a good deal. Maybe an unfair one. But Mr. Crick, I'm gonna leave here tonight and not a soul I have known or called a friend for the last six years is even gonna look at me.

INT. FIFTH DISTRICT STATE COURT - HALLWAY - DAY

The Crowd spills out. REPORTERS mob Carl and the other two Defendants. Blake's testimony continues O.S.

BLAKE (O.S.)  
I'm gonna go home and try to forget my  
time at J&P Mortgages. I've spent far too  
long ruining lives.

Blake steps out of the courtroom ALONE, loosens his tie,  
and tries to slip away from the crowd.

BLAKE (O.S.)  
Yes, maybe I should be sitting beside  
Carl right now; I deserve that. But  
walking out of that office was the new  
beginning I was always promising my  
clients... I got a good deal, Mr. Crick,  
I did. But my actions still have  
repercussions, and I cannot escape that.  
I was wrong... we all were wrong.

Blake feels eyes on him; he slows his pace.

SUSAN (O.S.)  
Mr. Drier.

Blake freezes. He turns to see SUSAN WOLCOTT looking at  
him. His gaze drops to the floor.

SUSAN  
Mr. Drier... thank you. Thank you for  
telling the truth. I hope you meant what  
you said about a new beginning --

She can see the fear and shame on Blake's face. She takes  
his hand in hers.

SUSAN  
Because I forgive you.

That does it; Blake can't hold it in any more. He BAWLS  
and starts to sag.

As his knees go weak, Susan pulls him in for a hug. She  
is the only thing keeping him standing.

SUSAN  
I forgive you.

People pass and stare, but Blake doesn't care. He is  
free, finally free, here sobbing, in the arms of a widow.

FADE OUT.