

SLEEP EASY

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FADE IN:

1 EXT. HOUSE, SEMI-URBAN NEIGHBORHOOD - DAY

1

The community is far from picturesque. The houses lining the road are weathered, emulating the condition of their surroundings. Accompanying the faint sounds of the city escaping to these outskirts is the chirping of birds echoing far off in the distance, as if they desire to stay as far away from the area as they can.

The solitariness of the neighborhood is gradually interrupted as a luxurious coupe comes to a halt in front of one of the houses. After a few moments of the engine idling, the driver's side door opens up and out steps a pair of black dress shoes, peeking out from underneath the gray suit pants draping over them. The pair of shoes confidently make their way around the front of the car and up towards the house, the empty neighborhood street resting quietly behind them. Ascending the couple of steps leading up to it, the feet finally come to a halt at the front door of the house and with it, three defiant knocks resonate from above.

CUT TO:

2 INT. HOUSE, FRONT DOOR - CONTINUOUS

2

It takes only a few moments for the homeowner to make his way to the front door. He apprehensively unlocks the deadbolt and pulls it open to reveal ALLEN SHERNIAK, 30's, standing out on the front porch. ALLEN'S black topcoat is thin, perfect for Spring, and neatly pressed to complete his aristocratic appearance. His hair is slicked back, gelled to perfection, and his skin shows no signs of blemishes; a regular GQ model.

ALLEN SHERNIAK

Good morning, Mr. Washington, how are you?

MR. WASHINGTON stares out at ALLEN from inside his house. His black skin is physically tarnished, as if he's been through his fair share of battles and come out anything but unscathed. His eyes hang weakly open, but fail to overcome the look of confusion prevailing on his face.

MR. WASHINGTON

(nodding hesitantly)

Okay...you?

ALLEN SHERNIAK

I'm doing great, sir, thank you for asking. My name is Allen Sherniak and I'm from the client administration department of Three Tree Bank. Would you mind if I came in for a moment?

MR. WASHINGTON looks ALLEN up and down nervously.

MR. WASHINGTON

(apprehensively)

Sure.

ALLEN SHERNIAK

(stepping into the home)

Thank you, sir.

MR. WASHINGTON retracts back into his house followed by ALLEN taking a step inside; before doing so, however, he turns back to his car and tilts his head towards the house, as if to signal someone to come and join him.

CUT TO:

3

INT. HOUSE, LIVING ROOM - CONTINUOUS

3

MR. WASHINGTON'S head hangs shallowly from his shoulders, staring down at the floor, almost shamefully, as he makes his way over and takes a seat on the couch. Across the room, ALLEN slowly makes his entrance, a manila folder of documents now noticeable in his hand. He glances around, examining his surroundings and finally takes a seat in the armchair across from the couch.

The silence seems to last forever, as the two men stare at each other from their respective seats, but it isn't long before ALLEN realizes it's time to get the conversation underway.

ALLEN SHERNIAK

Do you know why I'm here today, Mr. Washington?

BEAT

MR. WASHINGTON

(slightly worried)

No, sir, I don't.

After a brief pause, ALLEN flips open the folder, now resting on his lap, and begins flipping through the papers inside.

ALLEN SHERNIAK
(fiddling with documents)
Mr. Washington, you filed for a mortgage with Three Tree Bank on November 12, 1996, the terms of that mortgage outlining a life of thirteen years, putting its maturation date - of course - on Thursday, November 12, 2009.

ALLEN finally looks up from his documents, taking a moment for the rush of information to settle in before continuing.

ALLEN SHERNIAK (CONT'D)
(returning to the paperwork)
Now, according to my records, and these come straight from our internal customer database, your last payment was received on June 20, 2009, which means, in the terms of your agreement, you've missed your final five payments amounting to \$7,135.78.
(looks up at MR. WASHINGTON)
Mr. Washington, it is our company's policy that at this point in the conversation I am required to ask you, do you currently have the funds available to fulfill the missed payments towards your mortgage?

BEAT

MR. WASHINGTON
(embarrassed)
No, sir.

ALLEN SHERNIAK
(back down at the papers, not skipping a beat)
And at this point in time you have no alternative sources of financing to realize these dues?

MR. WASHINGTON
No, sir.

CUT TO:

4 INT. HOUSE, FRONT DOOR - CONTINUOUS 4

The front door slowly opens up to reveal BEN NEWMAN, 29, making his way into the home. Like ALLEN, BEN is dressed in business attire covered by a black nylon raincoat hanging down over the tops of his thighs. His brown hair is gelled, yet slightly unkempt, affirming his youth that much more.

ALLEN SHERNIAK (O.S.)

And you are well aware of the various notices given to you by Three Tree Bank cautioning you of foreclosure upon your inability to fulfill these payments?

BEN gently closes the door behind him.

MR. WASHINGTON (O.S.)

Mr. Sherniak...

CUT TO:

5 INT. HOUSE, LIVING ROOM - CONTINUOUS 5

MR. WASHINGTON (CONT'D)

...do you know what it's like to lose someone?

ALLEN SHERNIAK

(looks up at MR.

WASHINGTON, pauses)

Yes, sir, I do.

MR. WASHINGTON

No, no not losing someone when they die - everybody dies - I mean having someone taken from you.

BEAT

ALLEN SHERNIAK

(correcting himself)

No, sir, I don't.

MR. WASHINGTON'S piercing eyes are locked onto ALLEN'S.

MR. WASHINGTON

Eight years ago, I had a miracle make its way into my life. The moment I first held my newborn baby girl was the first time all the pieces of the puzzle seemed to fit together.

BEN finally reaches the living room and sneaks up behind the armchair where ALLEN is sitting.

MR. WASHINGTON (CONT'D)

My wife left me when that little girl was only three years old, but that was something I should have seen coming long before it ever actually happened. What I didn't see coming, however, was when I found out I wouldn't be needed at my job anymore.

(beat)

Twenty-two years. Twenty-two years I worked for that company, and all of a sudden I'm no longer a "necessary counterpart"; I'm the expendable one. And for what? Showing up for work every day? Never being late for meetings and workshops?

ALLEN SHERNIAK

Mr. Washington, I'm not...

MR. WASHINGTON

So they take my daughter away.

(beat)

Apparently, a single-father raising his only child after her mother walked out on her isn't a good enough upbringing for this city; but taking her to live with that unfaithful parent is more than justifiable.

(beat)

So, with no source of income and monthly child support payments I now have to worry about, it's pretty safe to say this house started to become less and less important to me.

ALLEN stares at MR. WASHINGTON, trying to maintain his firmness in the conversation despite the unfortunate situation the man is in.

BEAT

Finally, he takes in a quick breath, gathering his composure, and closes the folder in his lap.

ALLEN SHERNIAK

(clearing throat)

Mr. Washington, I apologize for the unfortunate situation you've found yourself in, and if there were something I could do about it, I assure you, I would; but the fact of the matter is that if you cannot fulfill your mortgage payments, then your home is no longer your property.

MR. WASHINGTON stares down at the ground, the reality of what's happening finally settling in.

ALLEN SHERNIAK (CONT'D)

(gesturing to BEN)

My associate, Ben Newman, has the final document you need to sign in order to consummate the foreclosure process.

(standing up from the armchair)

If you have any questions feel free to contact our office any time during regular business hours.

MR. WASHINGTON tilts his focus up to ALLEN and watches as he turns and exits the living room, making his way towards the front door. As the footfalls reach the door and ALLEN exits, BEN, staring blankly at the ground, snaps out of his daze.

Remembering his duty, BEN reaches into his coat and, from the inside pocket, pulls out a single piece of paper and a pen. MR. WASHINGTON watches BEN step forward and gently lay down the foreclosure consummation form on the small coffee table in front of him. As he scoots up on the edge of his seat, he sees BEN reach over with the pen, his hand shaking nervously.

MR. WASHINGTON stares at BEN'S hand for a moment. BEN, practically sweating, does the exact same thing.

MR. WASHINGTON

(smirks)

Yeah, tell me about it.

CUT TO:

6

INT. THREE TREE BANK, CALLAHAN'S OFFICE - LATER

6

If one could be named, the main ingredient of the office's decor would be glass. The layout is artistically modern, emanating power yet always maintaining elegance throughout.

In front of the desk, at the head of the room, BEN sits quietly in a leather armchair. Leaning up against a table running parallel to a wall, arms folded against his chest, ALLEN stares down at the ground, silent.

BEAT

The atmosphere feels slightly tense, almost to a degree of foreboding. Noticing this himself, ALLEN tilts his focus up to the sedate BEN.

ALLEN SHERNIAK
(chuckling)
You alright, rook? You look like
somebody just killed your dog.

BEN NEWMAN
(obviously lying)
Yeah...I'm fine.

ALLEN smiles, wondering if BEN really thinks he's truly that naive as to believe his answer, but before he can get a word out, BEN turns in his chair to face him.

BEN NEWMAN (CONT'D)
Are they always like that?
Foreclosures?

ALLEN SHERNIAK
Like what?

BEN NEWMAN
That...heartless?

ALLEN SHERNIAK
(laughing)
Shit, Newman, give me a *little*
credit, it's not like I picked the
guy up and tossed him out on the
street.

BEN stares at ALLEN, struggling to see the difference between the two. Realizing this, ALLEN contemplates how to elaborate.

ALLEN SHERNIAK (CONT'D)
Look, most banks out there have the
Sheriff do this job for them; and I
can assure you, they're a lot less
comforting than you or I.

BEN NEWMAN
So, it doesn't bother you?

ALLEN SHERNIAK

It would be impossible for it not to, but we try and do our clients a favor by upholding our relationship with them regardless of the situation; and if that means sacrificing our own happiness for a few moments, then it's the least we can do.

BEN nods, having found a small amount of solace in ALLEN'S response.

ALLEN SHERNIAK (CONT'D)

Anyway, there ain't much time for sympathy, especially working under Callahan's plutocratic rules.

BEN NEWMAN

I don't get it.

ALLEN SHERNIAK

(smiling)

Well, I mean, c'mon you've met the guy.

The silence quickly tells ALLEN his assumption was wrong.

ALLEN SHERNIAK (CONT'D)

Wait, are you-- are you telling me you haven't even met your own boss?!

BEN NEWMAN

(a little nervous)

I-- I didn't know I was supposed to; everything I've done up to this point has been either through his secretary or someone else completely unrelated.

ALLEN SHERNIAK

And he's already got you shadowing? Man, they weren't shitting, you *must* be something special.

BEN NEWMAN

(confused)

Wha--?

At that moment, a tall dark figure makes its way past the windows lining one of the office walls. The man's voice is anything but booming, yet still packs enough force to seep its way into the room.

BEN watches anxiously as his boss gets closer and closer to the office door.

BEN NEWMAN (CONT'D)

(panicking)

Oh shit, Allen, what the hell am I supposed to do; he's coming in here!

ALLEN SHERNIAK

Just play it cool, kid, be yourself. Don't bullshit him, he's all business, twenty-four sev--

The handle of the office door clicks and, simultaneously, the door swings open to reveal DONALD CALLAHAN, 50's, entering from the other side. Just by looking at him, it's easy to see that money is not an issue when it comes to looking professional. His precisely tailored suit pants complement his Oxford shirt and the suspenders clenching his waistline are the mere icing on the cake.

DON closes the door and brashly makes his way across the office over to his desk.

DON CALLAHAN

(shaking his head)

I swear to God, I think our investors suck more blood than leaches. I mean, how many times do they need to request extensions on a loan before they realize they're just delaying its inevitable default? Boggles my mind.

DON steps around his desk and looks across the room at ALLEN, now standing next to BEN in the chair.

BEAT

The awkward few seconds of silence shared between the three men seems to drag on for minutes.

DON CALLAHAN (CONT'D)

(to ALLEN)

Yes?

ALLEN SHERNIAK

Uh, sir, you requested us to meet with you following Abel Washington's foreclosure appointment this morning.

DON stares at ALLEN blankly.

ALLEN SHERNIAK (CONT'D)

Uh...

(motioning to BEN)

...this is Ben Newman, he was asked to shadow me during today's meeting.

Hearing the name kindles a little life into DON'S face.

DON CALLAHAN

(to BEN)

So, you're this bank's new golden boy, huh?

BEN doesn't know how to answer.

DON CALLAHAN (CONT'D)

You sure Allen, here, is okay with you taking away that position from him?

BEN looks up at ALLEN, still afraid to answer.

ALLEN SHERNIAK

Sir, there's no one more deserving of the title than him.

BEN can't believe what he's hearing.

DON CALLAHAN

(to ALLEN)

Pretty impressive, huh?

(to BEN, waiting for a response)

Well, are you gonna say something or just let us blow smoke up your ass all day?

Immediately, BEN shoots up out of his chair and stands at attention before DON and ALLEN. He glances back and forth at both men until finally resting his focus on DON.

BEN NEWMAN

Uh...sir...I just wanna thank you for the opportunity you've given me to work here at Three Tree Bank.

DON CALLAHAN

Yeah, I'm sure it's been your dream job since you were just a little boy, hasn't it.

DON glances over at ALLEN, smiling at his sarcastic comment.

BEN NEWMAN

Well, sir--

DON CALLAHAN

Look, son, my father taught me a long time ago that there are two types of people in this world: those willing to work for what they want and those expecting it to be handed to them.

(beat)

Now, who knows what you wanna do with the rest of your life, hell you probably don't even know at this point, but know this: I was in the same position twenty-seven years ago where you're standing right now. It's jobs like these that separate those who can achieve their dreams and those who just keep dreaming.

BEN nods, still feeling slightly intimidated by his boss' manner.

DON CALLAHAN (CONT'D)

It's a tough world out there, Newman, and it's guys like us that make it go 'round. Ain't that right, Allen?

ALLEN SHERNIAK

Absolutely, sir.

DON CALLAHAN

(to BEN, smiling)

See that? Allen has learned not to disagree with me.

BEN smiles at DON'S joke.

DON CALLAHAN (CONT'D)

(to ALLEN)

How's your wife doing, Allen? She crawl out from your ass yet or is she still doing whatever she can to make your life a living hell?

Having never noticed it before, BEN glances over at ALLEN as he slowly spins the ring on his left hand.

ALLEN SHERNIAK
(smiling uncomfortably)
Yeah, we're uh...we're working on
it.

CUT TO:

7

EXT. THREE TREE BANK - A LITTLE LATER

7

The front door of the office building opens up and out walks ALLEN, looking slightly aggravated over the meeting. The sidewalk is fairly empty, unlike the busy road running in front of it, and as he exits the building, ALLEN steps to the side and stands next to a wall. He reaches into his inside jacket pocket and pulls out a pack of cigarettes. Retrieving one, he slides it between his lips and lights up, taking a long, rejuvenating drag.

Off to his side, the front door opens up again and, this time, BEN makes his way out of the building. He glances to his left and sees ALLEN standing a few feet down the sidewalk. He slowly approaches and stops next to his co-worker.

ALLEN SHERNIAK
(seeing BEN approaching)
So, what'd you think? Real piece
of work, isn't he?

BEN NEWMAN
Yeah, you could say that.

ALLEN SHERNIAK
So, when's he got you going?

BEN NEWMAN
Monday, actually...

ALLEN SHERNIAK
Monday?!
(taking a puff of his
cigarette)
Pretty impressive, kid.

BEN NEWMAN
Yeah...
(beat)
...by the way, thanks for the good
word in there. I really appreciate
it.

ALLEN SHERNIAK

(taking another drag of
the cigarette)

Aahh, no need to thank me, you're a
lot more composed than the other
trainees we've had here.

(beat)

Then again, that may be why we
didn't hire them.

BEN nods, hoping his half-smile will be enough to acknowledge ALLEN'S wisecrack, but it's obvious something is still on his mind.

BEN NEWMAN

Look, I-- I'm sorry...I never even
asked about your wife.

Finishing another drag on the cigarette, ALLEN stares at the wedding ring wrapped around his finger.

ALLEN SHERNIAK

Yeah, well I guess I never brought
it up either, so don't go beating
yourself up about it.

ALLEN takes a final puff of his cigarette and before BEN can begin to get out his next sentence...

ALLEN SHERNIAK (CONT'D)

(flicks cigarette away)

Look, I gotta get going. Good luck
next week, first one's always the
hardest.

ALLEN turns and begins walking away.

ALLEN SHERNIAK (CONT'D)

(waving to BEN behind him
without turning)

See'ya around!

BEN watches ALLEN gradually make his way down the sidewalk.

CUT TO:

8

INT. BEN NEWMAN'S CAR - NIGHT

8

BEN, spotlit by the lights he sequentially passes under, makes his way through the dark city. The streets are fairly empty, a few WALKERS here and there, but otherwise deserted.

He notices one MAN, in particular, pushing a grocery cart full of items down a sidewalk. BEN can't help but watch the MAN as he continues on his way.

CUT TO:

9 INT. BEN NEWMAN'S APARTMENT, MAIN/LIVING ROOM - LATER 9

The door leading out to the hallway opens up and in steps BEN, still looking somewhat dazed after the eye-opening day he's just experienced. The apartment is nice, but not extravagant. The furniture is bargain-brand and the decor, all in all, is quite plain; perfect for a young, single up-and-comer like him.

He gently pushes the door shut behind him and lays his keys down on an endtable nearby. On the endtable are a few framed pictures of BEN and a GIRL. In front of them sits a closed ring box.

CUT TO:

10 INT. BEN NEWMAN'S APARTMENT, KITCHEN - MOMENTS LATER 10

BEN walks into the kitchen and heads over to the refrigerator. He opens the door and pulls out a Chinese takeout container. He opens it up to check the leftovers inside and, content, takes it over to the microwave on the opposite end of the room. He punches in the cook time and begins nuking the food.

Standing in front of the microwave, BEN stares down at the food heating up inside. Almost as if he's in a trance, his eyes gaze through the door's transparent window. Something about the food has grasped his attention, taken hold of it and refused to let go.

He thinks about its accessibility; how easily he could just reach into his fridge and pull out a container of perfectly edible food, whenever he was hungry.

He watches the steam as it rises from inside the container, the food beginning to reach his desired temperature. That's when one frightening thought makes its way into his head: What if he didn't have this luxury? What if he weren't able to reach into his fridge and pull out food to eat? What if, when he was hungry, he was unable to--

BEEP! BEEP! BEEP!

The screeching chime of the microwave's timer snaps BEN out of his trance and he quickly pops open the door.

CUT TO:

11 INT. BEN NEWMAN'S APARTMENT, KITCHEN - MOMENTS LATER 11

The Chinese food, no longer steaming, now sits on a plate in front of BEN at the kitchen table. Next to it, the empty takeout container stands wide open. He fiddles the lukewarm food back and forth with his fork, apparently having lost his appetite.

BEAT

After a few moments, he places his utensil down and folds his hands together, resting his elbows on the table. Burying his mouth and chin into his thumbs, BEN exhales audibly as he's left alone with the thoughts swirling through his head.

CUT TO:

12 EXT. SUBURBAN NEIGHBORHOOD - DAY 12

The birds hidden within the few trees lining the street make themselves known with their chirps echoing throughout the neighborhood. The sun shines down, but in a seemingly washed out manner, as if voiding the entire neighborhood of the life supposed to be dwelling within it.

CUT TO:

13 INT. BEN NEWMAN'S CAR - CONTINUOUS 13

Parked in front of one of the houses, BEN sits silently in his car. He runs through the procedure in his mind, rehearsing every step of the foreclosure process.

He looks over at the house and stares for a moment, like looking into the eyes of an executioner. The home is quaint and appears to be in fairly good condition, an unusual circumstance in contrast to the decrepit homes normally being foreclosed.

BEN snaps himself back to the situation at hand and looks down at the manila folder lying next to him on the passenger seat. He reaches over and begins flipping through the information inside.

Having scanned it over numerous times before arriving at the home, he undoubtedly knows the details from the inside out.

Nevertheless, freezing up once inside would be the kiss of death during a meeting like this.

He gives the documents one final glance over and closes the folder. BEN sits in silence for another moment, the calm before the storm. Then, having gathered all of his courage, he opens up the driver's door and steps out of the car.

CUT TO:

14 EXT. HOUSE, SUBURBAN NEIGHBORHOOD - CONTINUOUS 14

Just as ALLEN'S did at MR. WASHINGTON'S home, BEN'S feet, nestled into plush dress shoes, come down from inside the car and briskly make their way towards the house.

His gaze is locked on the front door, seeing it continuously getting closer with each step that he takes; but before he realizes it, he's ascending the stairs leading up to the front porch and standing before the entrance.

BEN pauses for a moment, then brings his hand up to knock. He pushes forward, but suddenly stops, finding himself unable to press his knuckles against the door.

BEAT

He takes in a quick breath, instilling the confidence lost, and knocks three times.

BEAT

He waits patiently in front of the door for any signs of life within the home. Then, breaking the hush of the neighborhood, faint footsteps slowly approach from the other side. The nervousness inside him grows as the footsteps get closer and closer until, finally, they come to a halt. The locks click loose and the door slowly opens to reveal a short elderly lady, MARGARET DUNHAM, standing behind it.

MARGARET DUNHAM

Hello, young man.

BEN NEWMAN

Mrs. Dunham, my name is Ben Newman and I'm with the client administration department of Three Tree Bank. Would you mind if I came in for a moment?

ROBERT DUNHAM (O.S.)

Margaret! Who in the hell is that?!

BEAT

MARGARET DUNHAM
(to MR. DUNHAM, somewhat
unsure)
Someone from the bank! He wants to
come inside!

ROBERT DUNHAM (O.S.)
What for?!

BEN NEWMAN
(to MR. DUNHAM)
Mr. Dunham, I'm here to discuss the
mortgage payments on your home!

The house falls silent at the conclusion of BEN'S sentence, but only for a moment, until the gradual footfalls of ROBERT DUNHAM begin approaching from one of the rooms inside. Less than ten seconds later, MR. DUNHAM appears from around the door and stands next to his wife. He looks BEN up and down a few times until finally locking an irritated gaze with him.

ROBERT DUNHAM
(tilting his head)
Come in.

BEN doesn't step in right away, but waits, rather, for ROBERT and MARGARET to begin making their way back into the house. After a moment, he takes a step in and the door begins to close behind him.

CUT TO:

15 INT. DUNHAM HOUSE, KITCHEN - CONTINUOUS

15

Leading the way, ROBERT slowly walks over to the opposite end of the kitchen table and rounds the corner to the empty chair pushed against it. Now squared up to them, he watches MARGARET and BEN enter the room as well.

ROBERT DUNHAM
(maintaining eye contact
with BEN)
Margaret, why don't you get us some
lemonade.

BEN NEWMAN
Oh, I'm fine, sir...
(to MARGARET)
...thank you very much.

MARGARET DUNHAM

Oh no, you have to try it; I make the best kind. No one comes into our home without at least tasting it.

BEN NEWMAN

(a little on edge, but managing a smile)

Okay. Thank you, Mrs. Dunham.

With a winsome smile, MARGARET turns and heads towards the refrigerator.

ROBERT DUNHAM

Please, have a seat.

BEN NEWMAN

Thank you, sir.

BEN and ROBERT both take their seats at opposite ends of the table. Desperately trying to make sure he stays on track with the procedure, BEN gently places the manila folder onto the table and opens it up for review.

BEN NEWMAN (CONT'D)

Mr. Dunham, as I told your wife, my name is Ben Newman and I'm with the client administration department of Three Tree Bank.

BEN pauses for a response from MR. DUNHAM, but only receives a cold stare.

BEAT

It only takes that moment for BEN to realize *he'll* be the one doing most of the talking today.

BEN NEWMAN (CONT'D)

(flipping through the documents)

Um...according to our records it shows you filed for a thirty-year mortgage in September of 1983 to be paid monthly until maturation of \$106,000 on Monday, September 16, 2013. Then, in December of 2005, you refinanced your home with a new ten-year loan totaling \$62,500, with which you paid off your original mortgage remaining of \$22,292 leaving you with a total debt, including interest, of...

The number is much harder for BEN to say aloud to MR. DUNHAM than it is to read in the car to himself.

BEN NEWMAN (CONT'D)
...\$41,915.21.

Standing over by the sink, stirring the pitcher full of lemonade, MARGARET'S swirling hand comes to a stop. The ice inside clatters against the sides of the glass.

BEAT

Back at the table, BEN stares down at the five-figure digit staring back at him from the folder. He is still, frozen by his own statement. Across the table, MR. DUNHAM'S eyes remain locked on his, only adding to the muted tension filling the house.

BEN NEWMAN (CONT'D)
(clearing his throat)
Um...Mr. Dunham, it is at this point in the conversation where I am required to ask you whether or not you have the necessary funds available to fulfill the missed payments towards your loan?

There is no answer. MR. DUNHAM just stares coldly from the other end of the table.

BEN NEWMAN (CONT'D)
(nervous)
Mr. Dunham, I need you to answer the que--

ROBERT DUNHAM
How old are you, son?

BEAT

BEN NEWMAN
I'm sorry?

ROBERT DUNHAM
How old are you?

BEN NEWMAN
(adjusting in his seat)
I'm--uh--twenty...twenty-nine years old, sir.

ROBERT DUNHAM
(sarcastically shocked)
Twenty-nine years old, wow!
(MORE)

ROBERT DUNHAM (CONT'D)
And how many kids do you have?
Two? Three?

BEN NEWMAN
None, sir.

ROBERT DUNHAM
None.
(beat)
And a wife? Surely you have a
wife.

BEN NEWMAN
No...sir.

Finally pouring lemonade into two glasses, MARGARET listens
as the conversation between BEN and her husband continues.

ROBERT DUNHAM
So let me get this straight: no
kids, no wife, yet you somehow have
the power to throw me out of my own
house.

BEN NEWMAN
Sir, I'm not throwing you--

ROBERT DUNHAM
Let me tell you something, Ben: I'm
sixty-seven years old, I've had
more things happen to me in ten
years than you've experienced your
entire life. My wife and I raised
three beautiful children who all
grew up to have wonderful families
of their own and are planning on
doing the exact same thing.

(MARGARET delivers the
glasses of lemonade)
So who the hell are you to come in
here and tell us that after all
we've done for our children, after
all we've done for our society, we
no longer have the right to live in
our home?

BEN NEWMAN
Mr. Dunham, unfortunately when you
are unable to make the necessary
payments towards--

ROBERT DUNHAM
(slams his fist on the
table, rattling the
glasses)
I don't give a damn about the
payments!

The house is still. BEN is stagnant.

ROBERT DUNHAM (CONT'D)
We had no control over how the
market was going to perform and
when it crashed we lost every cent
we had invested! What you're doing
is immoral; taking honest, good-
hearted people and tossing them out
like trash is inhuman!

BEN NEWMAN
Mr. Dunham, I'm sorry about
your unfortunate situation--

ROBERT DUNHAM
You don't give a damn about
either one of us. All you
care about is who's the next
hapless dupe you can screw
over so you're not on the
opposite end of the table and
the bank's not knocking on
your door!

Realizing he's not getting anywhere with MR. DUNHAM, BEN
looks over at MARGARET standing next to the kitchen counter.

BEN NEWMAN
Mrs. Dunham, is there any way you
or your husband are able to fulfill
the payments towards your loan?

MARGARET DUNHAM
(heartbroken)
No. Our entire nest egg was
invested in the stocks. We lived
off of that money.

ROBERT DUNHAM
Don't answer his questions,
Margaret, he isn't here to help us.

BEN NEWMAN

Mr. Dunham, if there was something I could do, trust me, I would, but the fact of the matter is our economy is fueled by investments and when those investments are not paid back in cash, they must be paid back in assets.

ROBERT DUNHAM

So that's what our house is, now?
An asset?

MARGARET brings her hand to her mouth, physically trying to hold back the sobs desperately trying to escape.

BEN NEWMAN

Unfortunately, sir, with no other means of payment, it's the only choice left. I'm sorry.

Biting his quivering lip, ROBERT nods his head and looks down at the table. BEN stares at the hopeless man across the table, guilt flowing through his veins. Still standing by the counter next to him, MARGARET holds her hand against her mouth, attempting to lessen her weeps.

BEAT

With great difficulty, BEN finally comes back to the task at hand and flips through the papers in the folder. Stopping at the final document, the foreclosure consummation form, he pulls it out of the pile as well as a pen from the inside pocket of his suit jacket. He quietly stands up and makes his way over to the other end of the table.

He gently places the pen and paper down on the table and slides it in front of ROBERT, his head still hanging in dismay.

BEN NEWMAN (CONT'D)

Mr. Dunham, I'm going to need you to sign this for me.

He hears the faint sound of water droplets crashing against a hard surface, finally seeing the splash marks soaking into the surface of the paper. At that moment, BEN sees ROBERT'S head slowly tilt up to reveal the man's water-filled eyes staring directly into his.

ROBERT DUNHAM

(destroyed)
Get the *fuck* out of my house.

Once again, BEN stares at the morose man, unable to move.

CUT TO:

16 EXT. BAR - NIGHT

16

A few cars pass by along the city street running in front of the bar. Though no one in particular is distinguishable, through the windows lining the building, it is obvious that the bar is quite crowded inside.

CUT TO:

17 INT. BAR - CONTINUOUS

17

The sight through the windows was not an illusion: The bar is packed with PATRONS, all carrying on their own conversations in a constant battle with the music playing through the speakers overhead.

Amidst the crowd of people, sitting solemnly at the bar, BEN stares down at the half-empty beer bottle in front of him. On the stool to his right, ALLEN stares at him, seemingly unsurprised. He grins and brings his own bottle up to his lips.

ALLEN SHERNIAK

(trying to overpower the music)

I told you the first one's the toughest.

BEN NEWMAN

You didn't say it would be heartbreaking, though.

ALLEN SHERNIAK

(looking up at a television behind bar)

Yeah, I guess "agonizing" probably would have been a better choice of word.

ALLEN glances over at BEN, but quickly realizes his attempt at invoking some humor on his friend's situation was a fail. He decides on a different approach.

ALLEN SHERNIAK (CONT'D)

Listen, Ben, if you're expecting this job to all of a sudden become easier to do, then you're going to be sadly disappointed.

(MORE)

ALLEN SHERNIAK (CONT'D)

You're dealing with real people
experiencing real problems and
taking from them, more often than
not, the last thing they have left.

(beat)

What we do is completely void of
compassion, and the moment you try
to bring some in...is when you
really get hurt.

ALLEN takes a drink of his beer while BEN momentarily ponders
his statement.

BEN NEWMAN

So how do you deal with it?

ALLEN takes the beer down from his lips and looks at it for a
moment, gathering his thoughts.

ALLEN SHERNIAK

You don't.

(beat)

You reach a point where you become
so desensitized...that it just
doesn't hurt anymore.

The answer is difficult for BEN to swallow. He looks down at
the bar top, speechless, and tries to grasp the unfortunate
realization he's just come to.

ALLEN finishes off his beer, pounds it down onto the bar, and
begins standing up from his stool.

ALLEN SHERNIAK (CONT'D)

I gotta piss.

He squeezes by BEN and slaps him on the shoulders until
finally disappearing into the crowd behind them.

Still disheartened by ALLEN'S statement, BEN maintains his
gaze with the beer bottle sitting in front of him. The words
linger in his mind like the unforgettable sight of a horrific
accident. The crowd's chatter continues behind him.

CARRIE WALTON (O.S.)

Bartender!

BEN pays no attention to the beautiful brown-haired girl
stumbling out of the mass of people over to the bar. CARRIE
WALTON, 28, leans against the counter holding out her credit
card as the BARTENDER makes his way over to take her order.

CARRIE WALTON (CONT'D)

(smiling)

Hi, can I please get two orange
sparklers, one with extra orange
slices.

The BARTENDER nods, takes her card, and walks off to begin making the drinks. Noticing the open stool in front of her, CARRIE takes a seat to give her feet a rest while waiting. She glances down at a far end of the bar, then over to her left to see BEN staring blankly at his beer bottle.

BEAT

Curious, she leans over so he can hear.

CARRIE WALTON (CONT'D)

Are you alright?

CARRIE'S question snaps BEN out of his trance and he finally looks over at the ravishing young woman sitting in ALLEN'S stool.

BEN NEWMAN

(softly)

My friend was sitting there.

CARRIE WALTON

What?!

BEN NEWMAN

(yelling)

My friend was sitting--

ALLEN SHERNIAK

(slapping his hand on
BEN'S shoulder)

Hey there, buddy.

Noticing the conversation taking place, ALLEN steps around to BEN'S left side.

ALLEN SHERNIAK (CONT'D)

Who's your friend?

CARRIE looks up at ALLEN and smiles.

CARRIE WALTON

(extending her hand)

I'm Carrie.

ALLEN and CARRIE shake hands, invading BEN'S line of sight.

ALLEN SHERNIAK

Allen, nice to meet you.

(to BEN)

Hey, listen, I'm gonna head outside
for a smoke; sorry to interrupt.

BEN NEWMAN

(turning to ALLEN)

No, we weren't--

But ALLEN has already faded into the crowd, gradually making his way towards the front door.

BEN turns back to see CARRIE still sitting next to him. She looks over, shyly, nervous she's offended him in some way.

Silence is shared between them both for a moment, then BEN glances over at her timidly.

CARRIE WALTON

(feeling redundant)

Carrie.

BEN NEWMAN

Ben. Ben Newman.

CARRIE WALTON

Is everything okay, Ben Newman?

You look...upset.

BEN tries to think of an explanation he can give the girl.

BEN NEWMAN

No, just...I've got a lot on my
mind, I guess.

BEAT

CARRIE WALTON

Well, you wanna talk about it?

It takes a moment for the question to register with BEN, but when it does he turns to her, confused. They maintain eye contact for a few moments, sharing a few seconds of silence. Then, slowly, BEN turns his head back to the beer bottle, the weight of everything still hanging heavily over his head.

The BARTENDER returns with CARRIE'S drinks as well as a receipt, her card, and a pen. She continues watching BEN in his solemn state, until finally turning to sign for the drinks.

CARRIE WALTON (CONT'D)
Well, listen, if you ever change
your mind, don't hesitate to call.

CARRIE lays down the pen and holds out her copy of the receipt. BEN turns to her, looks down at the thin piece of paper in her hand, and gently accepts it.

BEN NEWMAN
(managing a smile)
Thanks.

Grabbing her drinks, CARRIE stands up from her stool and disappears back into the mass of people, flashing BEN one last smile as she leaves. With the receipt still clenched between his fingers, BEN listens to the sound of her heels as they gradually fade into the ambience of the bar.

CUT TO:

18 EXT. BAR - MOMENTS LATER

18

The front door of the bar opens up and out steps BEN, still holding the receipt with CARRIE'S number written on it. He looks to his left, down the sidewalk, but ALLEN is nowhere to be found. Wondering where he is, before he can turn to look in the opposite direction, BEN gets his answer.

ALLEN SHERNIAK (O.S.)
Well would you look at that?

BEN turns to see ALLEN leaning against the side of the building with a cigarette between his lips.

ALLEN SHERNIAK (CONT'D)
Mr. Casanova, here, managed to
break himself free from the
clutches of woman.

Seeing BEN not laugh at his sarcasm, ALLEN decides to be slightly more direct.

ALLEN SHERNIAK (CONT'D)
Well don't just stand there, kid,
get the hell over here and tell me
about her.

BEN statically makes his way over to ALLEN.

ALLEN SHERNIAK (CONT'D)
Alright, spill it. Who is she?

BEN doesn't answer. Instead, he just holds up the receipt. With only a half-second of hesitation, ALLEN snatches the receipt from BEN'S fingers and begins looking it over.

ALLEN SHERNIAK (CONT'D)
Carrie E Walton...and a phone
number?! Shit, Newman, you scored
on this one!
(beat)
You're gonna call her, right?

BEN opens his mouth to explain, but only manages to shrug.

ALLEN SHERNIAK (CONT'D)
You've got to be kidding me.

BEN NEWMAN
She's not interested in me--

ALLEN SHERNIAK
Not interested?! Ben, you guys
talked for a total of three minutes
and said, what, like four-and-a-
half words, yet she feels
comfortable enough to give you her
cell number?
(beat)
You gotta open your eyes.

BEN NEWMAN
To see what?

ALLEN SHERNIAK
(chuckling)
Clever.
(takes a drag from the
cigarette)
Look, if you're gonna let this job
get to you like this then you might
as well quit while you're ahead.
And don't think for a second you'll
survive on your own.

BEN tries to ignore ALLEN'S guidance as it automatically sparks questions about him and his wife. He returns his gaze up from ALLEN'S ring just in time for him to hold up the receipt up in front of his face.

ALLEN SHERNIAK (CONT'D)
Call her.

BEN stares into ALLEN'S eyes, silent. The gaze lasts for a few moments until, finally, BEN steals the receipt from ALLEN'S grasp, ultimately bringing a smile to his friend's face.

ALLEN takes one last, long drag from his cigarette before tossing it down on the ground. He looks at BEN, pauses for a moment, and then smiles.

ALLEN SHERNIAK (CONT'D)

Have a good night, kid.

BEN watches ALLEN as he slowly makes his way down the sidewalk, gradually becoming more and more a part of the darkness.

CUT TO:

19 INT. BEN NEWMAN'S APARTMENT, KITCHEN - LATER 19

The receipt with CARRIE WALTON'S phone number lies face up in the middle of the kitchen table. Leaning against the counter across the room, BEN stares at the small piece of paper, debating whether or not he should heed ALLEN'S advice.

BEAT

The stare down with the receipt lasts for what seems like minutes. The entire apartment is silent, only the faint hum of the air conditioning resonates throughout the room.

BEAT

Maintaining his gaze with the receipt for another few moments, BEN finally makes his decision, turns, and walks off into the other room - all in the reflection of one of the pictures on the endtable.

CUT TO:

20 INT. THREE TREE BANK, CALLAHAN'S OFFICE - DAY 20

Alone in the elegant office, BEN waits patiently in the plush leather chair sitting in front of CALLAHAN'S desk. The faint sound of the usual work occurring outside among the cubicles faintly passes through the walls of the office, adding a soft ambience to complement the silence of the room.

BEN glances around the room for a moment, when suddenly the door behind him opens up and in walks CALLAHAN, looking ever-so-familiarly anxious. BEN stands up as he closes the office door and makes his way to the other side of the room.

DON CALLAHAN

(ranting and raving)

Tell me, Newman, at what point in a credit contract it says it is perfectly acceptable for a person to not only stop paying their accrued debt, but to simply sign a check with money they *don't have*.

BEN NEWMAN

Uh, I don't think it does, sir.

DON CALLAHAN

(turning the corner of his desk)

I mean, am I the only one that sees a problem with that mentality? Am I missing something here?

BEN NEWMAN

No, sir.

DON looks up at BEN and pauses, smiling.

DON CALLAHAN

How's the job going? I haven't talked to you since your first assignment, did you follow protocol like the handbook says?

BEN NEWMAN

As much as I could, sir.

DON CALLAHAN

Yeah, a lot of good that does, huh?

BEN NEWMAN

It's a little different in person.

DON CALLAHAN

You got that right.

(shuffling around some documents on his desk)

You'll figure it out sooner or later that there isn't a way around the heartache for them, so just do what you can to spare yourself and you'll be just fine.

BEN reluctantly nods at his boss's selfish statement.

DON CALLAHAN (CONT'D)

So, I've been meaning to ask you, how's Sherniak doing out there?

BEAT

BEN NEWMAN

Sir?

DON CALLAHAN

Allen. How's he holding up with the foreclosure meetings?

BEN NEWMAN

I...I don't really know, sir, I was only out with him for one call.

DON CALLAHAN

And? How did it go?

BEN pauses for a second trying to figure out where CALLAHAN is trying to get to, but understands the man doesn't have time to waste.

BEN NEWMAN

Fine...I guess.

CALLAHAN turns down to his desk and shuffles some papers laid out in front of him.

BEN NEWMAN (CONT'D)

I'm sorry if it's not my place, sir, but why do you ask?

DON CALLAHAN

(looks up at BEN)

Well, you know he's been having some difficulties with his wife recently.

BEN NEWMAN

(unsure)

That's...what I hear, yes.

BEAT

DON CALLAHAN

Listen, all I'm going to say is that the number one killer in this industry is a person's emotions. The second you let them become a part of what you do, is the second they destroy everything you once had going for you.

BEN is bewildered by his boss's statement, and at the same time worried about his friend and mentor, ALLEN.

BEN NEWMAN

Is Allen in some kind of trouble,
sir?

DON doesn't answer right away. The room is still.

BEN stares at his boss, fearing his answer.

DON CALLAHAN

Hey, don't you have any calls
today? What the hell are you
standing around here talking to me
for?

BEN NEWMAN

(feeling malcontent)
Yes, sir.

CUT TO:

21 EXT. JENNIFER REED HOUSEHOLD - AFTERNOON

21

BEN'S clenched fist pounds three times against the wood of the front door. He waits patiently for it to open, listening to the faint footsteps approaching. After no more than five seconds, the handle turns and the door swings open to reveal JENNIFER REED, 30, standing in the doorway.

Her light-brown hair is long, reaching just under her shoulders. A pair of narrow dark-framed glasses rest on the bridge of her nose, in a way, completing her "intelligent attractiveness". She stares at BEN in a way that alludes to the notion that she knows why he's there.

JENNIFER REED

(shy)
Can I help you?

BEN NEWMAN

Jennifer Reed?

JENNIFER REED

Yes.

BEN NEWMAN

Hi, my name is Ben Newman and I'm
with the client administration
department of Three Tree Bank.
Would you mind if I came inside for
a moment?

JENNIFER stares down at the ground and almost steps back to allow BEN his entrance, but then she stops.

Yet, after the brief hesitation, she looks back up at him and forces a half-smile.

JENNIFER REED

Please.

Having noticed the girl's reluctance, BEN hesitates himself, looking at JENNIFER confused. He quickly regathers his ground and makes his way in.

BEN NEWMAN

Thank you.

CUT TO:

22 INT. JENNIFER REED HOUSEHOLD, LIVING ROOM - CONTINUOUS 22

BEN slowly makes his way through the foyer into the living room, examining the house as he walks. Though he tries to hide his amazement, he can't help but be shocked by the uncleanliness of the home. Pictures hang crookedly on the walls, the furniture is unkempt, and the bitter aroma wafting throughout the house can only be one thing: urine.

BEN swallows the bile creeping its way up the back of his throat and manages to take a seat in a chair in the middle of the room. He places the manila folder on his lap and waits for JENNIFER to make her way to her seat across from him. That's when, from around the corner, the culprit of the smell excitedly makes her way over to BEN'S side: a precious puppy.

BEN can't hold back the smile that appears at the sight of the adorable canine, and gently rubs its soft fur. JENNIFER finally makes her way over to a chair across from him and takes a seat.

BEN NEWMAN

She's adorable.

JENNIFER REED

Thank you. Her name is Lucy.

BEN NEWMAN

(to dog, in regular voice)

Hi, Lucy.

BEN gives LUCY one final stroke before allowing her to run off and pounce on a small toy laying on the floor. Though a smile remains on his face, BEN remembers CALLAHAN'S guidance to not let his emotions conflict with his job. Likewise, he straightens up in his chair and looks at JENNIFER.

BEN NEWMAN (CONT'D)
How are you doing today, Ms. Reed?

JENNIFER REED
Fine.

BEN NEWMAN
(noticeably nervous)
Good...that's good.
(turns down to his papers)
Well, the reason I'm here today is
because--

JENNIFER REED
I know...why you're here, Mr.
Newman.

BEN looks up from his folder, silenced.

BEN NEWMAN
You do.

JENNIFER REED
Yes.

BEN glances down at his papers, as if somehow they will tell him the next step to take in this situation.

BEN NEWMAN
Um...and...and why is that?

JENNIFER REED
You're here to take my house away.

The statement sends chills down BEN'S spine. He stares at her blankly, only to receive the same from her in return.

Having no idea what to say next, BEN settles on looking back down at his papers and continuing with protocol.

BEN NEWMAN
Ms. Reed, you filed for a mortgage
on November 30, 200...

Hearing a sniff, BEN looks up from his papers to see JENNIFER with her head buried in her hands, sobbing.

BEN NEWMAN (CONT'D)
Ms. Reed?

JENNIFER looks up from her hands, her eyes flooded with tears, and stares at BEN despairingly. From the other side of the room, LUCY looks up from her toy and tilts her head at the sight of her sobbing master.

BEN NEWMAN (CONT'D)

Ms. Reed, I'm sorry it's had to come to this--

JENNIFER REED

No, no this is no one's fault but my own.

(beat)

I should have never stopped taking my medicine, I *knew* this would happen.

(looking up at BEN,
pleadingly)

I'm not a bad person, Mr. Newman, really I'm not. I'm just unlucky.

BEN stares at JENNIFER humanely, realizing this meeting is going to be much more difficult than he first anticipated.

JENNIFER REED (CONT'D)

I loved those kids, Ben, I treated them like they were my own. I was a great teacher. They loved having me for class. Last year...

(forces a smile)

...I was voted number one first grade teacher in the entire school.

BEAT

BEN NEWMAN

What happened?

The question halts JENNIFER'S tears. She stares down at the ground blankly.

JENNIFER REED

We were on a field trip and one of the boys wanted to go to the park across the road. I told him we would after lunch; I promised, but he didn't want to wait.

(beat)

I began serving everyone their meals when I finally realized I was missing one student. I looked towards the road and...

(the tears slowly advance)

...that's when I saw him.

Even BEN has difficulty hearing the upsetting story.

JENNIFER REED (CONT'D)

Ever since then I wasn't the same. The school asked me to resign the following week as a result of my irresponsibility, not to mention the family was threatening to sue; and as a result I slowly...slowly sank deeper into depression.

(beat)

The doctors prescribed me medication to "manage" my guilt, but that doesn't help you get a job; not when you're manic depressive.

The house is completely silent. BEN stares at JENNIFER solicitously, having nothing but the deepest sympathy for her unfortunate circumstances.

BEN NEWMAN

Ms. Reed, I'm sorry about your unfortunate situation. If there were something I could do, I assure you, I would.

JENNIFER REED

(softly)

Thank you.

BEN NEWMAN

(trying to remain sympathetic)

Unfortunately, our bank cannot take into account its clients' personal conflicts in regards to their outstanding debt.

JENNIFER REED

I understand.

The air in the room feels as if it has gotten thicker.

BEN NEWMAN

So, I'm gathering that at this point in time you do not have the necessary funds to fulfill the missed payments towards your loan?

JENNIFER REED

No.

BEN NEWMAN

And do you have any alternative sources of financing to realize these dues?

JENNIFER can barely even open her mouth, let alone speak. Clinching her eyes shut, she shakes her head.

BEAT

BEN looks down at the papers staring at him from his lap, trying to gather himself to continue on with the meeting.

BEN NEWMAN (CONT'D)

(clears throat)

Ms. Reed, with no apparent method of--

JENNIFER REED

Do you mind if I grab a glass of water before we finalize everything?

BEAT

BEN NEWMAN

(feeling it's the least he can do for her)

Of course.

JENNIFER REED

(softly)

Thank you.

JENNIFER stands up and makes her way into the kitchen.

Still sitting in the living room, BEN throws the folder of papers down on the coffee table in front of him in frustration. Claspng his hands together, he rests his chin against his outstretched index fingers, contemplating everything involved with his job.

That's when he feels a soft pressure against his left leg. He looks down to see LUCY rubbing up against him, begging for his attention. BEN tries to smile, but fails to find any happiness left in his heart at the moment.

Then, an odd noise echoes from the kitchen: the sound of a drawer being slammed shut. The loud bang snaps BEN out of his trance and causes him to look in the direction of the kitchen.

BEN NEWMAN

Ms. Reed?

The brief silence is broken once again, this time by the sound of a chair scooting across the floor. He hears the cracking of someone sitting down on the wood.

BEN NEWMAN (CONT'D)

Ms. Reed?

Concerned, BEN stands up from his chair and walks over to the kitchen entryway.

CUT TO:

23 INT. JENNIFER REED HOUSEHOLD, KITCHEN - CONTINUOUS 23

BEN'S footsteps approach the kitchen's entrance.

BEN NEWMAN

Ms. Reed, we have to--

Turning the corner into the room, BEN is anything but prepared for the scene taking place at the kitchen table: With her left arm outstretched in front of her, palm facing upward, JENNIFER slowly brings the point of a large knife to the surface of her wrist.

BEN NEWMAN (CONT'D)

Ms. Reed!

BEN immediately rushes forward and grabs the knife from JENNIFER'S hand, not fast enough, however, to stop her from shallowly slitting the surface of her arm. The blade crashes to the floor as BEN holds JENNIFER'S woozy body in his arms.

BEN NEWMAN (CONT'D)

Help! Somebody help!

CUT TO:

24 EXT. JENNIFER REED HOUSEHOLD - MINUTES LATER 24

PARAMEDICS slowly push JENNIFER out on a gurney through the front door of her house. Behind them, still shocked by the episode he's just witnessed, BEN slowly walks out as well, staring at the young woman as she's led off towards an awaiting ambulance.

Down by his feet, LUCY prances out to see for herself the events taking place outside.

CUT TO:

25 INT. BEN NEWMAN'S APARTMENT, MAIN/LIVING ROOM - LATER 25

BEN bursts through the door of his apartment and slams it shut behind him. He's shaking, terrorized by JENNIFER'S outrageous actions. He places his cell phone and keys down on the end table next to him, hoping somehow it will calm his nerves, but it is to no avail. He looks down at his suit jacket and quickly tries to rip it off. Struggling, he finally slams it down on the ground and stumbles forward, making his way over to the bathroom door.

CUT TO:

26 INT. BEN NEWMAN'S APARTMENT, BATHROOM - CONTINUOUS 26

BEN powers through the half-closed door and staggers into the bathroom. Feeling tainted by the immense heartache his profession has caused the young woman, he heads straight for the shower and turns on the water. He leans in and collapses to the ground, trying to allow the water to somehow clean him of the blight overwhelming his body.

He sits in the falling water, feeling every drop soak into his clothes; drizzle down his face. He hits the side of the wall, unable to cry due to his feelings of corruption.

After a few more moments of saturation, BEN hears a soft ringing amidst the flowing water. He pauses, then reaches up and turns off the showerhead.

He waits in silence until, once again, the ringing repeats. This time, however, he knows exactly what the source of the noise is: his cell phone.

The ring ceases and BEN pulls himself up out of the shower.

CUT TO:

27 INT. BEN NEWMAN'S APARTMENT, MAIN/LIVING ROOM - CONTINUOUS 27

BEN emerges from the bathroom, accompanying the third ring from the phone, and gradually makes his way over to the end table next to the apartment door. The phone rings once more until finally ending in silence.

BEAT

The screen lights up, displaying a new voicemail.

BEAT

BEN reaches down and flips open his phone, finally pressing the speaker playback button.

CARRIE WALTON (O.S.)

You know, usually when I give someone my phone number, it means I'm hoping that they'll call me.

(beat)

Your friend, Allen, gave me your number after you left the bar; he said you were a little shy at first impression so he didn't want me to think that you weren't interested...but I guess I should've taken the hint. Anyway, I hope all is well with you and everything and, you know, if you ever wanna talk about what it was that was bothering you that night...

After CARRIE'S pause lingers, the line finally clicks off.

BEN continues staring down at his cell phone.

CUT TO:

28

INT. RESTAURANT - DAY

28

BEN NEWMAN

You gave her my number?!

Sitting across the table of the booth, ALLEN hesitantly takes a small bite of food from his fork; a small plastic tray holding the paid bill rests in between them.

ALLEN SHERNIAK

(chewing)

Excuse me?

BEN NEWMAN

Carrie, that girl from the bar, you gave her my number.

ALLEN SHERNIAK

(chuckles)

Well, yeah, of course I did. What, did you think I expected you to call her yourself?

BEN NEWMAN

So you took the liberty--

ALLEN SHERNIAK
I took the liberty.

BEN shakes his head causing ALLEN to smile.

ALLEN SHERNIAK (CONT'D)
What? Don't tell me you didn't
want me to.

BEN NEWMAN
Not *that* night!

ALLEN SHERNIAK
(somewhat to himself,
preparing his next bite)
Actually, that's probably what you
needed more than anything *that*
night.

BEN tilts his head and looks down at the table, acquiescing
with his friend's harmless decision. One thing he obviously
hasn't come to grips with, however, is the brief conversation
with CALLAHAN about ALLEN'S performance.

BEN NEWMAN
(hesitant)
Hey...Allen?

ALLEN maneuvers his fork through the food on his plate.

ALLEN SHERNIAK
Yeah?

BEN NEWMAN
Don asked me about you the other
day.

ALLEN SHERNIAK
(still focused on his
food)
Oh yeah? What about?

BEN is obviously nervous about touching on the subject.

BEN NEWMAN
(looking down at table)
Um...just, you know, about some
performance things and...your wi--

ALLEN SHERNIAK
(astounded)
Oh my God.

Having been looking down at the table, BEN failed to notice ALLEN'S attention turn from his plate to the door of the restaurant. BEN turns in his seat to see the source of ALLEN'S surprise: CARRIE.

BEN NEWMAN

Oh shit.

ALLEN SHERNIAK

(excited)

That's her, isn't it? That's the girl!

BEN NEWMAN

(turns back to ALLEN,
slightly panicked)

Yes that's her, of course it is!
Did you tell her we were coming here?

ALLEN SHERNIAK

(chuckles)

No, I didn't say anything.

ALLEN rises in his seat and waves his hand to try and get CARRIE'S attention.

BEN NEWMAN

What the hell are you doing?!

ALLEN SHERNIAK

Trying to get her to come over.

BEN NEWMAN

Why would you do something like that?

ALLEN SHERNIAK

I don't know, she's nice; besides, you need to get your mind off your job for once, you're gonna kill yourself.

ALLEN waves his hand some more and finally garners CARRIE'S attention. It takes her a moment to recognize the man flagging her down, but finally realizing it's ALLEN, she gracefully makes her way over.

ALLEN SHERNIAK (CONT'D)

Here she comes.

BEN NEWMAN

Son of a bitch, Allen, I know you did this.

ALLEN SHERNIAK

I didn't do anything, it's just a coincidence.

BEN NEWMAN

Coincidence my ass! The only coincidence is that every time she comes into contact with me it's because of some stunt you pulled to make us cross paths even though I--

ALLEN SHERNIAK

(to CARRIE, smiling)

Hey!

Quickly throwing a pleasantly surprised look on his face, BEN turns to see CARRIE now standing next to the booth.

CARRIE WALTON

(to ALLEN)

Hi!

CARRIE turns to BEN and an awkward silence results.

ALLEN SHERNIAK

Uh-- Carrie, you remember Ben, I'm sure.

CARRIE WALTON

(somewhat reluctant)

Yeah, of course.

BEN NEWMAN

(embarrassed smile and nod)

Hi.

ALLEN stares at BEN and CARRIE, unable to look past the painful disconnection between them. He quickly tries to conjure up a remedy.

ALLEN SHERNIAK

(glancing at his watch)

Woah! Shit, I gotta get going.

(to CARRIE, jokingly)

One meeting after the other, you know?

CARRIE smiles.

ALLEN SHERNIAK (CONT'D)

(standing up from booth)

Here, Carrie, why don't you have a seat.

CARRIE WALTON

No, I can't--

ALLEN SHERNIAK

No, seriously, if I have to hear Ben complain one more time about how he didn't get the chance to talk you that night at the bar, I swear to God I'm gonna kill him, so just...save his life.

BEN can't believe the lie ALLEN just spilled so effortlessly. He watches with disapproval as his friend practically pushes CARRIE down into the booth.

ALLEN SHERNIAK (CONT'D)

(throwing on his jacket)

Well, you two have fun talking. Carrie, it was nice seeing you; Ben...

BEN turns to ALLEN looking slightly unpleasant.

ALLEN SHERNIAK (CONT'D)

(pointing to his food)

...get that in a box for me.

ALLEN turns and makes his way towards the front door, leaving BEN and CARRIE to their continued silence. They both take short glances at one another, back and forth, finally interlocking gazes and resulting in dual half smiles. BEN then averts his eyes to another area of the restaurant, somehow thinking doing so would avoid the awkwardness. However, realizing the opposite is true, he desperately tries to think of something to say to the beautiful girl.

BEN NEWMAN

I got your message.

CARRIE looks at him, trying to hide her embarrassment.

CARRIE WALTON

You did.

BEN NEWMAN

Yeah...look, I'm--uh...I'm sorry about not calling you--

CARRIE WALTON

(honest)

There's nothing to be sorry about. If you wanted to call and talk, you would have, so...

BEN NEWMAN

No, that's-- that's the thing, I *did* want to talk. I just...I've had a lot on my mind these past few weeks.

CARRIE WALTON

Work, I'm guessing?

BEN NEWMAN

Yeah, this new job I just started at Three Tree.

CARRIE WALTON

Banking?

(chuckles)

No offense, but that doesn't sound all that bad.

BEN NEWMAN

Yeah, well it wouldn't be if I was actually a banker.

BEAT

CARRIE WALTON

Okay, so what *do* you do?

The description has become difficult for BEN to come to grips with, let alone repeat to a complete stranger.

BEN NEWMAN

I'm responsible for personally meeting with clients who have failed to fulfill their mortgage payments and as a result must have their home foreclosed.

The booth is silent. BEN is almost afraid to hear CARRIE'S response to his statement.

CARRIE WALTON

Wow.

BEN NEWMAN

Pretty shitty? Yeah, tell me about it.

CARRIE WALTON

Well, I mean lots of people have shitty jobs, Ben.

BEN NEWMAN

"Shitty" as in sit in a cubicle for eight hours and don't get paid for lunch, not "shitty" as in taking someone's house away from them.

CARRIE WALTON

You're right, I guess that is a whole new level of "shitty."

Though he recognizes it to be there, BEN fails to find anything humorous in CARRIE'S witticism.

CARRIE WALTON (CONT'D)

So why do you do it if you don't want to?

For a brief moment, BEN stares at CARRIE, wondering why he's never asked himself that very question.

BEN NEWMAN

(forces a smirk)

You seem to always ask the right questions, you know that? Let me guess, a lawyer?

CARRIE WALTON

Actually, yeah.

BEN freezes.

CARRIE WALTON (CONT'D)

(smiling)

I'm kidding.

BEN exhales, relieved; and a little frustrated with CARRIE'S constant placidness.

CARRIE WALTON (CONT'D)

I'm actually in social work.

And like that, BEN'S sense of relief is gone.

BEN NEWMAN

(demoralized)

Aw shit.

CARRIE WALTON

I know, how about *that* curveball.

BEN NEWMAN

I guess we have a little more in common than I thought.

CARRIE WALTON
Yeah, you take your clients and
toss'em over to me.

No sooner than the words leaving her mouth and seeing BEN'S
lackluster reaction to them, CARRIE realizes her mistake.

CARRIE WALTON (CONT'D)
That came out wrong.

BEN NEWMAN
Did it?

CARRIE WALTON
(trying to redeem herself)
Look, Ben, I understand what you do
may not be the easiest job in the
world, but let's face it, somebody
has to do it.

BEN NEWMAN
You sound like my boss.

CARRIE WALTON
I bet he's a treat.

BEN NEWMAN
(sarcastic)
He's *slightly* more heartless than
you are.

CARRIE WALTON
(blatantly sarcastic)
Well, at least I'm beating two
people in the running.

This time, CARRIE'S joke lands and brings a smile to BEN'S
face, finally giving him the chance to admire her wit.

BEN NEWMAN
Listen, I'm really not the biggest
fan of this place; I just come here
because Allen's all giddy about
their stir-fry.
(beat)
Do you wanna go for a walk?

CARRIE WALTON
(smiles)
Sure.

BEN and CARRIE both stand up from their seats in the booth.
BEN turns to start making his way towards the front door of
the restaurant when...

CARRIE WALTON (O.S.) (CONT'D)

Ben!

BEN turns around to see CARRIE standing next to the table.

CARRIE WALTON (CONT'D)

Didn't Allen want you to get a box
for him?

BEN thinks for a moment, weighing his options.

BEN NEWMAN

(grinning)

I forgot.

CUT TO:

29

EXT. PARK - A LITTLE LATER

29

The various colors of the park contrast with one another like they're part of an elaborate painting. Making their way down a paved path together, BEN and CARRIE both hold an ice cream cone in their hand; the street vendor's cart stands off in the distance behind them.

CARRIE WALTON

This is really good.

BEN NEWMAN

I know. I came across the cart a few weeks ago when I was here trying to clear my head.

CARRIE WALTON

This job sounds like it's pretty strenuous for you.

BEN NEWMAN

(nods)

It's tough. I mean, it's hard to describe...you just don't know what it's like to take the last thing someone has away from them.

CARRIE WALTON

Trust me, I've seen my fair share of breakdowns. I once had a man come into my office and fall to his knees, crying as he clenched to my ankles.

BEN NEWMAN

I once had a woman try to kill herself while I was waiting in the other room.

The conversation comes to a complete halt, as does CARRIE.

CARRIE WALTON

Oh my God.

BEN stops before he gets ahead of CARRIE.

CARRIE WALTON (CONT'D)

(shocked)

With-- like a gun?

BEN NEWMAN

A knife. She tried to slit her wrists.

CARRIE WALTON

What did you do?

BEN NEWMAN

I called the paramedics. What else could I do? She was bleeding in my arms.

CARRIE WALTON

That's horrible.

BEN NEWMAN

Yeah, well, fortunately that's the only time it's happened.

CARRIE WALTON

"Fortunately"? Ben, there's nothing "fortunate" about witnessing someone attempt suicide.

BEN NEWMAN

(a little annoyed)

I know, look, lets talk about something else. I have to think about my job enough as it is, talking about it really doesn't help.

CARRIE WALTON

Ok, sure...sorry.

BEN looks a little disappointed in himself and how he so quickly snapped at CARRIE. He takes a disinterested lick of his ice cream.

CARRIE WALTON (CONT'D)

Well...Allen seems like a pretty nice guy.

BEN NEWMAN

Yeah, he is. Although, lately I've been getting some bad feelings about his job security.

CARRIE WALTON

You think he's getting fired?

BEN NEWMAN

I don't know. The bank had me spot him during one of his calls, supposedly, as training; but that was it, they had me on my own the very next week.

CARRIE WALTON

So what makes you think he's in trouble?

BEN NEWMAN

Well, my boss asked me a few weeks ago how Allen has been performing. I told him that I really didn't know, since I'd only been on one call with him during my time there, but he seemed fine as far as I could tell.

CARRIE WALTON

Is that who he's meeting with?

BEN shrugs.

BEN NEWMAN

There's also the situation with his wife.

CARRIE WALTON

What situation?

BEN NEWMAN

I don't know, he's never talked to me about it. I've wanted to ask, but it's really none of my business.

CARRIE WALTON

Well, he's your friend, of course it's your business.

CARRIE'S statement hits a note with BEN, causing him to rethink his position.

CARRIE WALTON (CONT'D)
(suggesting)
Maybe you're afraid of the answer.

BEN looks over at CARRIE, having never considered that reasoning, yet knowing full well it's absolutely correct.

BEAT

They continue walking for a few more steps, meanwhile CARRIE'S theory lingers on BEN'S mind. He flips up his wrist and looks down at his watch. Seeing the time, he brings them both to a stop.

BEN NEWMAN
Listen, I gotta get a few last things squared away before a call tomorrow, so I should get going.

CARRIE WALTON
Okay.

The pause seems longer than it really is.

BEN NEWMAN
It was nice seeing you again.

CARRIE WALTON
You too.

BEN NEWMAN
Sorry this wasn't...you know--

CARRIE WALTON
No, it was fine! I had a good time.

BEN NEWMAN
(nods)
Okay, well...bye.

CARRIE WALTON
Bye.

BEN takes a step and starts making his way down the path, away from CARRIE. He tosses the little remains of his cone into the grass.

CARRIE looks down at the ground, listening as BEN'S footfalls gradually get further and further away. Then, at the last second, she looks up at him.

CARRIE WALTON (CONT'D)

Hey, Ben!

BEN stops and turns back to CARRIE.

BEAT

CARRIE WALTON (CONT'D)

You're not a bad person.

BEN stares at her from down the path. Her statement lingers on his mind, managing to pierce through all the memories and hardships he's experienced thanks to his job and reassure him of his own compassion.

CUT TO:

30 INT. BEN NEWMAN'S CAR - LATER

30

BEN makes his way home through the city's streets, sitting in silence. It's obvious something is weighing heavily on his mind and there's no doubt it must be CARRIE'S suggestion for the reason why he's concerned about ALLEN.

As he continues down the road, for seemingly no reason at all, he turns his head and notices a "FOR LEASE" sign plastered on the window of an empty bar; or at least what looks like the remnants of an empty bar.

Trying not to forget his task at-hand, BEN returns his attention to the road and continues on his way.

CUT TO:

31 INT. BEN NEWMAN'S APARTMENT, MAIN/LIVING ROOM - NIGHT

31

BEN leans forward in his seat on the couch, organizing the mess of papers scattered on the coffee table in front of him. He stares at one of the documents, a statement of some sort, and glances across the surface to see where it could belong. It appears something is blocking his focus, however, and it's confirmed as he tosses the paper down on the table, frustrated.

After a couple of seconds of staring down at the papers, trying to cool himself off, BEN turns his attention to his cell phone sitting near the edge of the table.

He leans forward and picks up the phone. Flipping it open, he dials a number and brings it to his ear.

He waits as the other line rings with no answer. Again. Again, still no answer. Finally, the voicemail picks up...

ALLEN SHERNIAK (V.O.)
Hi, you've reached Allen Sherniak.
I can't come to my phone right now,
but if you leave your name and nu--

BEN snaps the phone shut, feeling even more anxious than he did prior to dialing ALLEN'S number. He continues sitting silently in his apartment.

CUT TO:

32 EXT. URBAN HOUSING PROJECT - LATE EVENING 32

The area is dimly lit as the sun has ducked behind the city's buildings for the night and the only sources of light are the few streetlights scattered around the parking lot. Except for the parked cars belonging to the unit owners, the parking lot is void of life. The faint chatter of male voices echoes across the open lot, though its sources are undefinable.

CUT TO:

33 INT. BEN NEWMAN'S CAR - CONTINUOUS 33

Sitting in his car, parked underneath one of the few streetlights, BEN uneasily glances at his surroundings. The manila folder holding the usual foreclosure documents sits closed on his lap serving as a reminder of why he's there. Nevertheless, feelings of worry and danger still seem to make their way into his head.

Looking through the windows of his car, after checking around once more, BEN tilts his head up to the building housing the unit he is scheduled to meet in. Recognizing that in his line of work, there is no such thing as an easy meeting, he hopes at the very least that this one will be quick.

CUT TO:

34 EXT. BEN NEWMAN'S CAR - CONTINUOUS 34

The driver's side door pops open and BEN slowly stands up from inside the car. Again, he surveys the visible area for any dubious behavior. He spots the sources of the faint voices resonating across the parking lot: A group of MALE TWENTY-SOMETHING'S all crowded around one another at the top of a set of steps leading to one of the project's buildings.

Sitting in the middle of the group, towards the front, an INTIMIDATING MAN makes eye contact with BEN across the parking lot.

BEN knows he should pay the MAN no attention and make his way towards the building, but he's unable to break eye contact.

The MAN'S eyes pierce through the darkness of the lot as they remain locked on BEN.

The tension continues to grow and BEN can feel his heart beating faster as his nerves become increasingly worried.

Finally, he somehow manages to pull his gaze away and make his way towards the building next to him.

From across the lot, the INTIMIDATING MAN maintains his gaze on BEN as he approaches and ascends the stairs leading into the building.

CUT TO:

35

EDINT. UNIT BUILDING - CONTINUOUS

35

BEN enters the building and heads towards the stairs to the second floor. He begins to ascend.

Faint voices resonate through the halls of the building from various units: a crying baby, a couple yelling, the moans of a woman having sex. BEN tries to remain as calm and collected as possible in hopes of keeping a low profile while in the sordid environment.

Reaching the second floor, BEN flips open the manila folder, reminds himself of the unit he is to visit, and makes his way down the hall. As he passes by a door, a loud bang blasts through the air; that of a chair crashing to the floor. Only slightly out of stride, BEN shakes off his startlement and continues to the end of the hall, finally stopping at the door to his desired unit.

Standing before the door, BEN gently pulls on the sides of his pants, preparing himself to enter. He takes a deep breath, raises his hand, and knocks three times on the door.

BEAT

He waits patiently, staring at the door before him; unable to hear any approaching sounds of feet or shoes due to the noise still echoing throughout the rest of the--

The door opens up to reveal a young girl (JASMINE), 17, in a tank top standing on the other side.

Her eyes are unforgettable: almond brown and practically glowing from the whites of her sclerae. She stares up at BEN, innocence emanating from her expression.

After a moment, BEN manages to break himself free from the hold of the girl's eyes.

BEN NEWMAN

Hi, I'm looking for Regina Cole.
(flipping open folder)
I have her placed at this address.

JASMINE COLE

Are you from the bank?

BEN is caught slightly off-guard by the girl's question.

BEN NEWMAN

Yes. Yes, I am.

BEN watches as the expression on JASMINE'S face turns to sadness, almost to the point of defeat. He knew this would not be easy.

JASMINE COLE

Come in.

BEN NEWMAN

(already feeling ashamed)
Thank you.

JASMINE steps back and BEN follows forward.

CUT TO:

36

INT. REGINA COLE'S UNIT - CONTINUOUS

36

The place is a mess. Dirty pots and pans are piled on top of each other in the sink. A few lights flicker on and off as they try to hold on to their last shred of electricity.

BEN follows JASMINE as she leads him towards the family room. Sitting in a recliner, with a BABY resting in her arms, REGINA COLE, 41, rocks back and forth to try and soothe her sleeping child. Her black hair appears short, though much is hidden by the abstract bandana wrapped around her head. In front of her, a LITTLE BOY, 6, plays with a set of cars, rolling them back and forth across the carpet.

REGINA spots BEN standing at the other side of the room and a sense of dread begins to set in. She closes her eyes and drops her head.

REGINA COLE
(softly, to herself)
Oh no.

BEN stares at REGINA, trying to remain collected, as she slowly lifts her head back up and turns her attention towards her daughter standing before him.

REGINA COLE (CONT'D)
(softly)
Jasmine, come here and take your brother and sister into the other room.

JASMINE COLE
Mom, what's--

REGINA COLE
(softly)
Jasmine. You heard me, now c'mon.

JASMINE walks over and gently picks up her baby sister from her mother's arms.

JASMINE COLE
(to the LITTLE BOY)
C'mon Jaedyn.

The LITTLE BOY stands up, leaving his cars on the floor, and follows his sister down the hall into the other room.

BEN watches as the children disappear behind the door as JASMINE closes it behind her and her brother.

Left to the silence of the family room, BEN turns his gaze from the door to REGINA, still sitting in the recliner. He watches her as she stares at the ground, waiting for the right moment to speak.

BEAT

BEN NEWMAN
Mrs. Cole, my name is Ben Newman and I'm with the client administration department of Three Tree Bank.
(beat)
Would you mind if I had a seat?

REGINA looks up in BEN'S direction.

REGINA COLE
No, please.

BEN NEWMAN
(grabbing a chair from
dinner table next to him)
Thank you very much.

BEN sits down and folds his hands together, placing the manila folder on the floor next to him.

BEAT

The silence of the room is nerve-racking.

BEN NEWMAN (CONT'D)
Mrs. Cole, the reason I'm here today is in regards to a number of missed payments towards your mortgage. I understand you own a number of the units on this property, is that correct?

REGINA COLE
Yes, that's correct.

BEN NEWMAN
And you filed for a mortgage in 2004 to help finance that ownership, is that also correct?

REGINA COLE
Yes.

BEN NEWMAN
(leaning down to grab the folder)
Well, according to my records, Mrs. Cole, the last payment received on that mortgage was nearly eight months ago in early 2009.

The sound of BEN'S recapitulation causes REGINA'S eyes to clench together. BEN notices the woman's reaction.

BEN NEWMAN (CONT'D)
Mrs. Cole, are you alright?

REGINA COLE
(sniffs, holding back tears)
Yes. Yes, I'm sorry. Please, continue.

BEN knows what he must do; yet, even having REGINA'S permission doesn't make his explanation any easier.

BEAT

He looks down at the papers in his lap.

BEAT

Then, he tilts his head back up.

BEN NEWMAN

Mrs. Cole, look, I'm supposed to read you the numbers and let you hear the facts first-hand, but that's not going to make this any easier for you.

(beat)

I've done enough of these and...trust me, it doesn't get better as we go.

Even with her head titled in shame towards the ground, it is obvious that REGINA is crying. Her lips quiver and her breathing is staggered as she tries to hide it from BEN.

BEAT

She sniffs again and tilts her head up to look at him.

REGINA COLE

My husband, Roger, suggested I get into this, the leasing. After we adopted Jasmine, he thought it might be a good way for us to make some - much needed - extra money, in addition to his income.

The door leading to the room where the kids retreated to slowly opens up to reveal JASMINE peeking out to listen.

REGINA COLE (O.S.) (CONT'D)

Not to mention I could do it and be home all day with the kids.

BEN stares intently at REGINA.

BEN NEWMAN

Where is he now?

BEAT

REGINA COLE

He-- uh...he worked at the mills in Culver as a machine technician.

(beat)

(MORE)

REGINA COLE (CONT'D)

One day I was at home and the phone rings and it's his boss, Hank...and he says to me, "Regina, Roger's been in an accident."

Compunction slowly begins to fill BEN'S heart.

REGINA COLE (CONT'D)

Apparently, an arm he was operating began to malfunction and...Roger climbed out to try and fix it... and...

JASMINE listens to every word of her mother's story, remembering the day she'd first learned of it.

REGINA COLE (CONT'D)

I didn't find out that he'd passed away until I got to the hospital. He was dead before they even got him there.

BEN NEWMAN

I'm sorry for your loss.

REGINA COLE

(forces a smile)

Thank you.

(beat)

Anyway, Roger and I hadn't begun writing our wills yet. We tried to keep our spending to a minimum, so meeting with a lawyer and having him draft up everything...it just wasn't something we figured needed to be done at that moment.

(beat)

We managed to get by for the first few months, but as time went on we...I...couldn't afford the payments.

BEAT

BEN NEWMAN

Mrs. Cole, I'm sorr--

Footsteps pound their way towards BEN and REGINA as JASMINE appears from down the hall. BEN stands up from his chair.

JASMINE COLE

(tears in her eyes)

Mom, you're not gonna let him take our house, are you? You can't!

REGINA COLE
Jasmine, there's nothing I--

JASMINE steps over to BEN and falls to her knees. Holding on to his hand, she stares up at him through a layer of tears.

JASMINE COLE
Please, sir, please don't do this.
I-- I'm gonna get a job to help
momma out with the payments and
we'll be able to make up for all
the money we--

REGINA COLE
Jasmine, stop!

JASMINE COLE
I'm in school right now, but I
graduate next year and I'll...
(breaks down)
Please don't take our house away.

BEN can feel the lump in his stomach rising up his throat. His mouth becomes increasingly watery as the tears press against the back of his eyes. He finds himself lost in JASMINE'S almond-brown eyes as they stare up at him in plea.

He manages to break his eye contact with the girl and look over at REGINA sitting with her head hanging low. She holds a hand pressed to her mouth, trying to minimize the sobs pushing through from inside.

BEN stands motionless at the head of the family room: REGINA in grief in the recliner and JASMINE clutching onto his hand at his feet. He struggles to come to grips with what his job requires him to do, knowing full well the final step lies inside the manila folder hanging down by his side.

CUT TO:

37

EXT. BEN NEWMAN'S CAR - MOMENTS LATER

37

In a slight hurry, BEN quickly makes his way down the steps of the building and over to his car. The voices that previously accompanied the ambiance of the lot have seemingly disappeared and the only echoes crossing over it now are those of BEN'S dress shoes as they approach.

He finally reaches his car, pops open the driver's door and climbs inside. Slamming the door shut, he sits still in his seat; staring straight ahead; completely silent.

The recollection of the scene that took place back inside the unit plays over and over in BEN'S mind. He can still feel JASMINE'S hand squeezing his; see her eyes staring up at him, pleading for a second chance.

BEN takes a few deep breaths, in and out, to try and calm his nerves.

Suddenly, a fist pulverizes against the window next to BEN, causing him to jump in his seat.

From out of the darkness and into view through the window, the INTIMIDATING MAN slowly creeps around from behind the vehicle. BEN quickly tries to regain control of his erratic breathing as the INTIMIDATING MAN slowly turns around and bends down to the level of the car window. He stares through it at BEN and motions for him to roll down the glass.

BEAT

Reluctant, BEN straightens up in his seat - trying to remain calm - and pushes down the window button. The glass slowly slides down into the slot of the door and the silence that follows can only be described as harrowing.

INTIMIDATING MAN
What'cha doin' here?

BEN NEWMAN
(uncomfortable)
I'm, uh-- I'm here for business.

INTIMIDATING MAN
What kind of business might that be?

BEN NEWMAN
Financial. Banking.

INTIMIDATING MAN
(grins)
Is that right? Well, you know I'm in somewhat of a financial business myself.

BEN can feel the dread beginning to settle in.

INTIMIDATING MAN (CONT'D)
You see, I find little boys who step out of line and show up where they don't belong, and...
(smiles)
...eradicate the problem. Then...
(MORE)

INTIMIDATING MAN (CONT'D)

(beat)

...I get paid for it.

BEN looks around and notices the rest of the GROUP FROM THE STEPS slowly beginning to surround the car.

INTIMIDATING MAN (CONT'D)

Now I've always been a pretty good judge of character, and you strike me as someone that *definitely* doesn't belong here.

(beat)

So why don't you take your car and your financial/banking resumé and find your way out of here, before I have to help you out with it.

The pause that follows is longer than usual, giving the notion that the INTIMIDATING MAN is done with his threats.

INTIMIDATING MAN (CONT'D)

Oh and one other thing: I would recommend leaving the people of this complex alone.

(beat)

We kind of keep an eye on everybody here and we wouldn't want them to think we're not doing our job, you know?

BEN nods nervously, maintaining his gaze with the MAN.

INTIMIDATING MAN (CONT'D)

Good.

The INTIMIDATING MAN taps the door of the car and stands up. BEN hears a snap of the MAN'S fingers and slowly the REST OF THE GROUP make their way back from the car. BEN watches in his mirrors as the MEN disappear into the darkness of the lot and, once again, he is left alone in silence.

BEAT

At that moment, BEN turns his attention to the manila folder sitting on the passenger seat next to him. He reaches over and puts it on his lap. He stares down at the closed folder, wondering what the repercussions will be for his actions back inside the unit.

BEAT

Then, he grabs the edge of the folder and flips it open. Still not entirely convinced of his own decision, all the proof he needs lies right there before him: the Three Tree Bank foreclosure consummation form...unsigned.

BEAT

BEN maintains his gaze with the document, still having trouble believing his own deed.

CUT TO:

38

INT. RESTAURANT - DAY

38

CARRIE WALTON

Wait a minute, you what?!

BEN, sitting across from CARRIE in the same booth they'd previously shared, stares at her with a look of vacillation.

CARRIE WALTON (CONT'D)

Ben, how could you not have them sign it?

BEN NEWMAN

(struggling for words)

I-- I don't know...

CARRIE WALTON

What were you thinking?

BEN NEWMAN

I couldn't sit back and watch another family be tossed out on the street to fend for themselves. I mean, her oldest daughter was seventeen. *Seventeen* for Christ's sake!

BEAT

CARRIE WALTON

Ben, you could get fired for this.

BEN NEWMAN

Good! It would make my life a hell-of-a-lot easier.

CARRIE can't help but notice the change in BEN'S character.

CARRIE WALTON

Ben, what's going on?

BEN NEWMAN

What?

CARRIE WALTON

I mean, listen to you! Three weeks ago you were submissive to the heartache your job required you to dish out and now, all of a sudden, you're defying your boss' orders.

(beat)

What happened?

The silence that follows stretches for a few moments. BEN glances down at the table, then finally back up at CARRIE.

BEN NEWMAN

I'm not gonna be the guy who steals away someone else's shelter. I'm not gonna be the guy who-- who sits back at home and eats leftover Chinese while a family with a two year-old can't even warm up a bottle of milk.

(beat)

I'm done ruining people's lives, Carrie.

CARRIE stares back at BEN with reverence for his newfound tenacity.

CARRIE WALTON

So you're quitting.

The question brings a smile to BEN'S face.

BEN NEWMAN

Even better.

CARRIE'S expression quickly turns to one of heedfulness.

BEN NEWMAN (CONT'D)

I want to open up a homeless shelter.

BEAT

CARRIE WALTON

A homeless shelter?

BEN NEWMAN

Yep.

CARRIE WALTON
(skeptical)
Where? Here?

BEN NEWMAN
Close to here.

CARRIE WALTON
And you have the money for this.

BEN NEWMAN
Exactly why I'm not quitting.

CARRIE can't help but chuckle at BEN'S determinedness.

CARRIE WALTON
Ben, you don't know the first thing
about running a homeless shelter!

BEN NEWMAN
Nope. But you do.

CARRIE is speechless. Her mouth hangs open as she stares
across the table at BEN smiling back at her.

CARRIE WALTON
Wha...Ben, I can't just--

BEN NEWMAN
You're in social work, you know how
these things operate.

CARRIE WALTON
That doesn't mean *I* can operate
one!

BEN sits still for a moment, then shrugs nonchalantly.

BEN NEWMAN
You got *me*.

BEAT

CARRIE WALTON
Ben, listen, I know you're trying
to do the right thing here and,
believe me, I think it's great that
you wanna help these people out,
but trying to start up your own
homeless shelter isn't the answer.

BEN NEWMAN
Let me show you.

BEAT

CARRIE WALTON

What?

BEN NEWMAN

The place. Let me show you where it's gonna be and *then* you can decide whether or not I'm right on this one.

The options tumble around in CARRIE'S head, like a pair of dice in the shooter's hand at a craps table. Her gaze with BEN is met by his own expression of hope that she'll grant him this one opportunity to prove himself right.

CARRIE WALTON

Okay.

CUT TO:

39 EXT. VACANT BAR - MOMENTS LATER

39

The "FOR LEASE" sign is a dead giveaway as to the location of where BEN has taken CARRIE: the same empty bar he'd passed by on his way home from their previous walk in the park.

They both lean up against the glass window to peer into the dark room inside.

CARRIE WALTON

Well, it's definitely big enough.

The dark room is vast and empty. All the tables and chairs that once inhabited the space have been removed, simply leaving only the walls and floor behind.

CARRIE WALTON (CONT'D)

How did you find this place?

BEN NEWMAN

I drove by it on my way home that day we went to the park.

Still staring through the glass window, CARRIE shakes her head in disbelief of what BEN is considering.

BEAT

Just then, BEN feels a tug on his left side.

HOMELESS MAN (O.S.)

Hey!

BEN turns to see an old HOMELESS MAN standing next to him. The man holds out a plastic cup between them.

HOMELESS MAN (CONT'D)
You got any spare change I could
have, please?

BEN stares down at the old MAN, contemplating what the right thing to do would be. Unbeknownst to him, CARRIE has also turned to face the beggar.

BEAT

The HOMELESS MAN stares up at BEN, slightly squinting as if his eyes are still trying to adjust to the sunlight.

BEN NEWMAN
(smiling)
Absolutely.

BEN reaches into his back pocket and pulls out his wallet.

HOMELESS MAN
Oh, thank you so much, sir. You
don't know how much this means to
me.

BEN drops a bill into the cup, causing the HOMELESS MAN to look inside.

BEAT

His initial reaction is one of confusion. He glances up at BEN for a moment, then back down into the cup.

HOMELESS MAN (CONT'D)
(reaching into cup)
Uh-- sir, I think you made a
mistake...
(holding up bill for BEN
to see)
...this is a twenty.

BEN stares back at the HOMELESS MAN, never once glancing over at the bill he holds up in the air.

BEN NEWMAN
No mistake.

The HOMELESS MAN can't believe what he's just heard.

HOMELESS MAN
Really?

BEN NEWMAN

Absolutely.

(jokingly)

Just make sure you spend it wisely.

The HOMELESS MAN is stunned by the fact he's encountering such generosity.

HOMELESS MAN

God bless you, sir!

BEN smiles as he watches the HOMELESS MAN turn and make his way off with the \$20 bill. He turns around to face CARRIE, still watching in shock as the MAN gradually gets further and further away.

After a few more moments watching, she finally manages to avert her attention and look at BEN.

CARRIE WALTON

(chuckles, shocked)

You're serious about this.

BEN says nothing, only smiles.

CARRIE WALTON (CONT'D)

What happened to the guy I met that night at the bar?

BEAT

BEN NEWMAN

He never called.

The answer brings a smile to CARRIE'S face.

CUT TO:

BEGIN MONTAGE:

40

INT. BEN NEWMAN'S APARTMENT, MAIN/LIVING ROOM - DAY

40

BEN and CARRIE look over various approaches for the shelter, laid out on documents scattered on the coffee table. They bounce ideas off one another, brainstorming to find the best possible strategy.

CUT TO:

41 INT. BEN NEWMAN'S APARTMENT, MAIN/LIVING ROOM - LATER 41

BEN sits on a chair, legs hanging over one of the arms, and watches as CARRIE circles the room with her phone pressed against her ear. Finally, the other end stops ringing.

CARRIE WALTON

Hi! My name is Carrie Walton and I'm calling in regards to the space for lease on Avalon, is it still available?

BEN watches CARRIE, waiting for her reaction to tell him--

CARRIE WALTON (CONT'D)

Great! Awesome, yes...
(turns to BEN)
...I'd like to make an appointment for tomorrow at 1:00.

CUT TO:

42 INT. VACANT BAR - AFTERNOON 42

Following a few feet back behind the PROPERTY OWNER, BEN and CARRIE survey the inside of the large room while listening to the OWNER'S explanation of the building.

PROPERTY OWNER

The room you're in currently used to be the dining room of this restaurant. When it was built back in 1871, it was considered to be one of the most high-class restaurants in the area and was, in fact, the place of celebration upon completion of the prototype of Alexander Graham Bell's telephone.

CARRIE looks back at BEN and flashes him a mock-impressed look. He smiles at her mischievousness.

PROPERTY OWNER (CONT'D)

During the early 1900's, the restaurant started to experience a decline in business as a result of the prohibition taking place in the United States. As a means of increasing customers, the owners established a speakeasy underneath of the dining room.

The word causes BEN to stop in his tracks: "speakeasy".

PROPERTY OWNER (CONT'D)

Despite numerous attempts to try and reel in more patrons, business never returned to its prior eminence and the restaurant closed its doors in the early 70's.

Despite CARRIE continuing to take in the room around her, all while having one ear tuned to the PROPERTY OWNER'S narration, BEN remains stagnant; seized by the word "speakeasy".

CUT TO:

43 INT. OFFICE - LATER 43

Behind the PROPERTY OWNER, sitting at his desk with the lease in front of him, CARRIE watches BEN leaning over to sign it. He finishes his signature and stands back up. The PROPERTY OWNER turns in his chair and stands up to face BEN. They connect hands and shake as a final send-off on the done deal.

CUT TO:

44 INT. BEN NEWMAN'S APARTMENT, MAIN/LIVING ROOM - MORNING 44

A store catalogue sits on the edge of the coffee table in front of CARRIE as she holds her cell phone up to her ear.

CARRIE WALTON

Hi, yes, I was calling about the advertisement in your catalogue about the bed cots and I was wondering if the discount applies to bulk orders.

CARRIE listens to the voice on the other end. Then, she turns to BEN, sitting next to her on the couch, and smiles.

CARRIE WALTON (CONT'D)

No, actually we were thinking more in the range of 250.

BEN smiles back at CARRIE.

CUT TO:

45 INT. VACANT BAR/HOMELESS SHELTER - DAY 45

Having already set up a decent number of the cots, CARRIE adjusts the locations to keep them evenly spaced from one another.

Now at the front door, BEN makes his way through carrying the next one to be set up in the room. Spotting his entrance, CARRIE directs him over to her and shows him where that one will be set up.

CUT TO:

46 INT. VACANT BAR/HOMELESS SHELTER - A LITTLE LATER 46

Leaning against a wall, CARRIE and BEN relax on the floor munching on sandwiches next to one another. They look over their hard work for the day and take in the sight of the mass of cots spread out perfectly across the room.

While chewing a bite of her sandwich, something comes over CARRIE and a look of concern appears on her face.

CARRIE WALTON

(sarcastic)

Do you think it looks like a
prison?

She turns to BEN, trying to maintain her fake perturbation. After a brief moment of staring, BEN can't hold in his laughter any longer. CARRIE chuckles along with him.

CUT TO:

47 INT. VACANT BAR/HOMELESS SHELTER - DAY 47

A twin-sized bed sheet floats down from the air to reveal CARRIE standing at the head of one of the cots, dressing it with the linen. She then takes the top of the sheet and folds it down a few inches over itself in an attempt to add a touch of class to its overall appearance.

Meanwhile, BEN makes his way down the line of already-dressed cots and places a pillow at the top of each one. With each new addition, the place becomes more and more appealing; almost to the point of feeling homelike.

CUT TO:

48 INT. BEN NEWMAN'S APARTMENT, MAIN/LIVING ROOM - NIGHT 48

Except for the lamp sitting on the end table next to the couch, the only source of light in the room is the moon shining through from outside.

On the couch, CARRIE lies asleep on her side, undoubtedly exhausted after the all the work she and BEN have completed towards the homeless shelter. Then, from off in the darkness, BEN quietly makes his way over and drapes a blanket over CARRIE. He makes a couple of minor adjustments to the cover, before finally standing back up straight and watching her. He can't help but admire her, appreciating her sticking with him through every step of transforming the empty dining room into a homely place to stay.

CUT TO:

49 INT. BEN NEWMAN'S APARTMENT, KITCHEN - LATER 49

In the other room, CARRIE still remains asleep on the couch. At the dining table, however, BEN focuses down on a piece of white poster board. He takes a permanent marker and slowly spells out the name of the homeless shelter, reminiscent of the explanation he'd been given prior to signing the lease.

CUT TO:

50 EXT. HOMELESS SHELTER - DAY 50

BEN and CARRIE make their way out the front door and over to the window that previously held the "FOR LEASE" sign. Standing back on the sidewalk, they step next to one another and stare at the completed sign now hanging in its place:

SLEEP EASY

HOMELESS SHELTER

CARRIE smiles, maintaining her eye contact with the sign.

CARRIE WALTON

I like it.

BEN looks over at her and watches for a moment as she stares happily at the sign. The sight brings a smile to his face and he returns his gaze as well to the window before them.

Cars pass by on the road behind them as they relish in the moment. Finally, the homeless shelter is complete.

END MONTAGE.

CUT TO:

51 EXT. THREE TREE BANK - EARLY EVENING 51

Cars pass by on the road outside the building while a couple of PEOPLE make their way down the sidewalk next to it.

CUT TO:

52 INT. THREE TREE BANK, CALLAHAN'S OFFICE - CONTINUOUS 52

Sitting at his desk, CALLAHAN stares down looking troubled about something.

There is a document laying on the table before him that becomes strikingly familiar upon sight of its heading:

FORECLOSURE CONSUMMATION FORM

And underneath of it:

MRS. REGINA COLE.

CALLAHAN exhales, aggravated.

CUT TO:

53 INT. THREE TREE BANK, CUBICLE - CONTINUOUS 53

Hidden away behind a desk in a cubicle, BEN looks up to survey those who are passing by its opening. He has his cell phone pressed to his ear, waiting for the ringing on the other end to stop and hopefully be followed by--

ALLEN SHERNIAK (V.O.)

Hi, you've reached Allen Sherniak.
I can't come to my phone right now,
but if you leave your name and
number I'll be sure to get back to
you just as soon as I can.

The voicemail beeps and begins recording.

BEN NEWMAN

Hey, Allen, it's Ben. I've tried
calling you a few times now, but
you haven't answered.

(beat)

Just checking to see if
everything's okay. I got some big
news for you!

(beat, disappointed)

Anyway, just give me a call when
you get this. Okay, bye.

BEN brings down the phone from his ear and stares at it, gently snapping it shut. His worries start to heighten about the well-being of his friend.

BEAT

BEN sits in silence for a few moments until, suddenly, CALLAHAN passes by the cubicle's opening. Spotting BEN out of the corner of his eye, CALLAHAN stops and takes a step back to face him.

DON CALLAHAN
Newman, I didn't realize you were here.

BEN NEWMAN
(feeling somewhat nervous)
Yeah, I didn't have any calls today so I figured I'd see what there was to help out with around the office.

CALLAHAN nods, looking somewhat suspicious of his employee's behavior. Meanwhile, BEN stares at his boss, hoping he didn't hear him as he was leaving his message.

DON CALLAHAN
You mind taking a ride with me?

Fear encompasses BEN'S body.

BEN NEWMAN
I'm sorry, sir?

DON CALLAHAN
Meet me in the parking deck in ten minutes. Space 42D.

BEAT

BEN NEWMAN
(hesitant)
Ye-- Yes, sir.

CALLAHAN taps the side of the cubicle with his hand and walks off, disappearing around the corner. BEN continues staring at the opening, unable to look away as a result of the feeling of dread wrenching his insides.

CUT TO:

54 INT. PARKING DECK - TEN MINUTES LATER

54

The parking deck is fairly empty, as a result of the regular work day being over, at least for the majority of Three Tree's employees. The sound of BEN'S shoes echo throughout the nearly-empty deck as he makes his way towards the space CALLAHAN directed him to. Despite gradually getting closer to the spot with each step, he feels slightly disheartened as he begins to realize the isolation he's in while continuing his path.

He turns the final corner leading to spot 42D and before he even sees the number painted on the floor, he knows he's reached CALLAHAN'S car: sitting before him is a beautiful sports coupe, waxed so thoroughly it manages to glisten despite only receiving the fragments of the sun's rays managing to squeeze through the openings of the parking deck.

BEN can't help but gawk at the magnificent vehicle.

DON CALLAHAN (O.S.)
Sexy, ain't she?

BEN remains captivated by the car.

BEN NEWMAN
She's...something.

DON CALLAHAN
(approaching BEN)
Zero-to-sixty in under six seconds;
nearly 320 lbs of torque and almost
300 horsepower.
(finally reaches BEN)
And you wanna know the best part?
(leaning in towards him)
I own it.

BEN feels the sting of CALLAHAN'S statement. Slowly, CALLAHAN makes his way out from behind BEN and over to the side of his car.

DON CALLAHAN (CONT'D)
(chuckling evilly)
You won't be knocking on *my* door
anytime soon!

The locks suddenly spring up as DON stops at the driver's door and pops it open. Instead of climbing in, however, he looks up at BEN.

DON CALLAHAN (CONT'D)
Get in.

Feeling more leery than ever, BEN steps forward and heads over to the passenger's side. DON watches for a moment, then finally slides down into his seat.

The doors close and, immediately, the car starts up. Without hesitation, CALLAHAN pops it into gear and peels out of his spot.

CUT TO:

55

INT. CALLAHAN'S CAR - A LITTLE LATER

55

Both CALLAHAN and BEN keep their attention on the road. As a result, the car is awkwardly silent.

BEAT

Finally, CALLAHAN looks over at BEN, in a way signaling the monotony is about to be broken.

DON CALLAHAN

I suppose you're wondering where Allen's been lately.

BEN looks over at CALLAHAN.

DON CALLAHAN (CONT'D)

I guess...I owe it to you to let you know, after all he was your..."mentor."

(beat, turns to BEN)

And friend too, isn't that right?

BEN holds his eye contact with CALLAHAN, but only for a moment until ultimately returning his attention to the road.

Before continuing, CALLAHAN slowly does the same.

DON CALLAHAN (CONT'D)

(unashamed)

I let Allen go.

BEN glances back over at CALLAHAN, his worst fears having now been proven true.

DON CALLAHAN (CONT'D)

Turns out he was unable to separate his personal life from that of his job; maintain a balance between the two. And let's just say, that in this line of work...

(beat, turns to BEN)

(MORE)

DON CALLAHAN (CONT'D)
...there ain't much room for
integration.

CALLAHAN and BEN both turn their attention back to the road.
The silence returns.

DON CALLAHAN (CONT'D)
Speaking of which, how about you,
Ben? How are you holding up?

BEN nervously looks over at his boss.

BEN NEWMAN
(managing a nod)
I'm-- okay.

BEN returns his focus back to the road.

DON CALLAHAN
I saw the consummation form for
Regina Cole.
(turns to BEN)
It wasn't signed.

BEN maintains his gaze with the road.

DON CALLAHAN (CONT'D)
No explanation?

BEN wants to speak, but can't; paralyzed by his nervousness.

DON CALLAHAN (CONT'D)
Well, I went back there and got the
signature.

BEN can't believe what he's just heard. He shoots a quick
glance over at his boss, but immediately turns back to avoid
making eye contact.

DON CALLAHAN (CONT'D)
(snickering to himself)
Definitely some upstanding citizens
at *that* establishment, I'll tell
you that much.

BEN knows exactly the group of "citizens" DON'S referring to.

DON CALLAHAN (CONT'D)
You know, Ben, I've been in this
industry for thirty-eight years.
It took me a lot of work to get to
where I am now, and believe me, I
broke a lot of hearts; but hear me
when I say this:
(MORE)

DON CALLAHAN (CONT'D)

(beat)

You're not doing these people any favors by letting them slip through the system like that.

(beat)

The minute you get it into their heads that it's okay not to make their payments, they'll feel entitled to it forever.

BEN continues staring straight at the road.

DON CALLAHAN (CONT'D)

You and I shouldn't be taking the heat for other people's negligence, nor should the other Three Tree customers; and if they find out that this type of stuff goes on within our organization, it's *our* asses that wind up in the wringer.

(beat)

There comes a time when you have to realize that unfortunately the real world is a lot less forgiving than you or I would like it to be.

CALLAHAN looks over at BEN, still focusing his attention on the road ahead. The engine of the car seems almost nonexistent as the silence inside feels unbreakable.

BEAT

Finally, CALLAHAN does the job.

DON CALLAHAN (CONT'D)

I wanna show you something.

BEN looks over at CALLAHAN and stares blankly.

CUT TO:

56

EXT. MANSION - MOMENTS LATER

56

The house is breathtaking. The white stone is immaculate and with a large wooden entryway and various gated patios, the home speaks of royalty.

From down the road, CALLAHAN'S car pulls up and slowly comes to a stop in front of the house.

CUT TO:

57 INT. CALLAHAN'S CAR - CONTINUOUS

57

CALLAHAN pushes the shifter into "PARK" and looks over in BEN'S direction. BEN stares in awe at the home before him. CALLAHAN allows the sight to settle in for a moment before finally speaking.

DON CALLAHAN

This job can be very rewarding. It can provide you with the luxuries in life that most people only get to dream about.

(beat)

A person is always their weakest when the odds are against them; but it's those who can battle through the difficult times that get to cherish the good ones.

CALLAHAN'S philosophy lingers in BEN'S mind for a few silent moments as he maintains his gaze with the astonishing home.

BEAT

Finally, CALLAHAN pops the car into gear.

DON CALLAHAN (CONT'D)

You ready to go?

BEN NEWMAN

(turning to CALLAHAN)

My car's still back at the office.

DON CALLAHAN

No, I had it delivered to your address. I'll take you back.

Still feeling unsure of the type of person his boss really is, BEN manages to nod.

BEN NEWMAN

Thanks.

CUT TO:

58 EXT. CALLAHAN'S CAR - CONTINUOUS

58

The car pulls off to reveal, one last time, the overwhelming size of DON'S home.

CUT TO:

59 EXT. BEN'S APARTMENT BUILDING - NIGHT 59

The dimly lit parking lot surrounding the apartment complex comes to life with the appearance of the headlights of CALLAHAN'S car shining on the building as it approaches. Slowly, the car pulls up and stops outside the walkway leading up to the front door of the building.

CUT TO:

60 INT. CALLAHAN'S CAR - CONTINUOUS 60

The car jerks backward as CALLAHAN puts it into "PARK". Unhooking his seat belt, BEN looks over at his boss.

BEN NEWMAN
(reaching for the door)
Thank you, sir.

DON CALLAHAN
No problem, son.

BEN opens the door and climbs out.

CUT TO:

61 EXT. CALLAHAN'S CAR - CONTINUOUS 61

Now out of the car, BEN steps back and pushes the door shut. He turns and starts making his way towards the front door of the apartment building when...

DON CALLAHAN (O.S.)
Hey Ben!

BEN turns around to see CALLAHAN leaning over the passenger seat looking at him through the - now open - space where the window has been rolled down.

DON CALLAHAN (CONT'D)
I got you something that'll
hopefully help take your mind off
everything.

BEN stares at CALLAHAN, curiously, as he continues.

DON CALLAHAN (CONT'D)
A guy I know always helped me out
when I was in your position...
(beat)
...told him I wanted to pass along
the favor.

Unsure what to expect, BEN hesitantly nods and turns to make his way towards the building's door. CALLAHAN watches as BEN slowly gets further and further away.

CUT TO:

62 INT. BEN'S APARTMENT BUILDING, HALLWAY - CONTINUOUS 62

As the door opens up and BEN steps through, CALLAHAN'S car turns and drives off into the darkness. BEN shuts the door behind him and makes his way up the stairs to the second floor of the building.

Except for BEN'S footsteps as he ascends the stairs, the hallway is quiet. As he continues, BEN glances around for any signs to tip him off as to what the 'present' CALLAHAN hinted would be waiting for him inside. The anticipation in his stomach grows as he finally reaches the second floor.

BEN makes his way over to his apartment door. He comes to a stop and stares at it for a moment. He tilts his head down and looks at the floor. His eyes dart back and forth, nervously glancing at various spots on the floor around him.

BEAT

Finally, BEN shakes off the anxiety and pulls out his keys. He inserts the key into the slot on the doorknob and turns to make his way in.

CUT TO:

63 INT. BEN NEWMAN'S APARTMENT, MAIN/LIVING ROOM - CONTINUOUS 63

The door swings open and BEN steps inside. He flips on the light and instantly becomes immobilized.

There standing in the center of the room, wearing a skimpy black outfit and heels, JASMINE COLE meekly stares back at him. Her almond-colored eyes pierce across the room as the layer of tears lying over them glistens in the light overhead.

BEAT

BEN can barely keep from falling to the ground in horror.

CUT TO:

64 INT. BEDROOM - MOMENTS LATER

64

The room is nearly pitch black with the moonlight barely illuminating the outline of a headboard and nightstand. Suddenly, a small square of light glows in the darkness and is soon accompanied by rhythmic buzzing.

The sheets on the bed rustle and a silhouette of an arm reaches over towards the nightstand. The lamp next to the bed turns on to reveal CARRIE staring groggily down at her vibrating cell phone. She catches sight of the name on the screen and quickly picks up.

CARRIE WALTON
(a little worried)
Hello?

CUT TO:

65 INT. BEN NEWMAN'S APARTMENT, MAIN/LIVING ROOM - LATER

65

A thin sheet floats down ovetop of JASMINE, now lying on the couch. CARRIE looks over and brushes the top of the girl's head.

CARRIE WALTON
There you go, sweetie.

Standing off on the other side of the room, BEN - arms crossed and still holding his cell phone - watches the scene taking place before him. He stares at the innocent young girl laying on his couch, seeing first-hand what can happen to a person *after* they've been taken from their home.

BEAT

CARRIE walks over and joins him. Noticing his chagrin, she gently rubs the side of his arm.

CARRIE WALTON (CONT'D)
Hey, are you okay?

BEN flashes her a glance, but can't seem to keep his eyes off of JASMINE.

BEN NEWMAN
(softly)
I'm gonna go outside.

BEN steps in front of CARRIE and exits the apartment. She turns and stares at JASMINE, silent.

CUT TO:

66

EXT. BEN'S APARTMENT BUILDING - CONTINUOUS

66

The front door opens up and out walks BEN. It only takes a moment for him to start letting out: His breathing becomes loud and heavy and he paces back and forth as the rage builds inside of him. In his hand, he squeezes his cell phone. They start to pulse as his blood reaches its boiling point. Finally, with everything he has, BEN pitches his phone against the side of the building, shattering it in two.

He falls to the ground and sits on the edge of the step leading up to the door, his head hanging low in his hands as he tries to cool off.

BEAT

Behind him, the front door of the building opens up and out walks CARRIE. She eyes him up and down as he sits with his back towards her.

BEAT

Slowly, CARRIE makes her way over and sits down next to BEN. He lifts his head and stares straight into the darkness, contemplating how he ever got to this point.

CARRIE WALTON

She's asleep.

BEN doesn't say anything.

CARRIE WALTON (CONT'D)

I'm sorry, Ben.

Again, nothing. BEN maintains his gaze with the darkness ahead, wishing he could somehow erase this night.

BEAT

CARRIE looks down at the ground, dejected.

BEN NEWMAN

I want to open it.

CARRIE looks over at him.

BEN NEWMAN (CONT'D)

Sleep Easy, I want to open it.

BEAT

BEN NEWMAN (CONT'D)

Tomorrow.

CARRIE maintains her gaze at BEN.

CUT TO:

BEGIN SHORT MONTAGE:

67 EXT. CITY STREET - DAY 67

BEN takes a paper and staples it to a wooden telephone pole.

CUT TO:

68 EXT. CITY SIDEWALK - CONTINUOUS 68

CARRIE stands on the side of a road with her cell phone pressed to her ear.

CARRIE WALTON

Hi, I'd like to put an ad in the paper.

(beat)

It's for a homeless shelter on the corner of Avalon and Bell.

CUT TO:

69 EXT. LOCAL BUSINESS #1 - A LITTLE LATER 69

BEN speaks with an OWNER of a local business about putting up a poster for the shelter.

CUT TO:

70 EXT. LOCAL BUSINESS #2 - CONTINUOUS 70

CARRIE talks with a MANAGER about hanging a poster up in their place as well. The MANAGER takes the poster and holds it up to examine the art.

CUT TO:

71 EXT. LOCAL BUSINESS #1 - MOMENTS LATER 71

The OWNER takes the poster, smiling, and shakes hands with BEN.

CUT TO:

72 EXT. LOCAL BUSINESS #2 - MOMENTS LATER 72

The MANAGER nods in agreement to hang the poster. CARRIE thanks the woman again and again as she heads back towards her business.

Excited, CARRIE pumps her fist in success.

CUT TO:

73 EXT. APARTMENT COMPLEX - AFTERNOON 73

BEN'S car sits outside of the same apartment complex where REGINA COLE used to live.

CUT TO:

74 INT. APARTMENT COMPLEX, HALLWAY - CONTINUOUS 74

The hallway is silent now; a stark contrast to the way it had been the first time BEN was there. Holding a couple of fliers in his hand, BEN makes his way down the hall, hanging one on each of the doors.

At the end of the hall, he reaches the door leading to REGINA COLE'S old apartment. He stares at the door for a moment, still remembering the night he'd been in there with her and her family.

BEAT

Then, he lifts the flier and tapes it to the door. He taps the sheet lightly with his finger, as if to prove to himself that he's actually doing what he's seeing.

Then, he turns to make his way back down the hall, but is suddenly stopped by the INTIMIDATING MAN approaching.

BEAT

Dread starts to settle in with BEN as he watches the MAN draw near.

BEAT

Finally, the INTIMIDATING MAN reaches BEN and stands next to him, eyeing him up and down.

BEAT

INTIMIDATING MAN

You know, your man came by here
after you left.

(beat)

Must've been to finish the job you
couldn't.

BEN stares at the INTIMIDATING MAN nervously.

BEAT

Then, the INTIMIDATING MAN turns to look at the flier BEN
just hung up on the apartment door. He stares at it for a
moment, then returns his attention to BEN.

INTIMIDATING MAN (CONT'D)

How much room you got in there?

Suddenly, the fear in BEN'S heart begins to diminish and the
slightest grin makes its way to his face.

CUT TO:

75 EXT. CITY - EARLY EVENING

75

All around the city, posters and fliers advertise the new
Sleep Easy homeless shelter; and from the looks of it,
they're beginning to grab some attention.

END SHORT MONTAGE.

CUT TO:

76 INT. SLEEP EASY HOMELESS SHELTER - NIGHT

76

Outside, the sun has set. CARRIE leans down to make a few
final adjustments to the bedding of one of the cots and then
makes her way over to BEN standing at the edge of the room,
overlooking everything. She steps up next to him and joins
him in his gaze.

CARRIE WALTON

(smiling anxiously)

You ready?

BEN NEWMAN

Yeah.

BEAT

BEN NEWMAN (CONT'D)
(turning to CARRIE)
Carrie?

CARRIE turns to BEN.

BEN NEWMAN (CONT'D)
Thank you.

The sincere appreciation brings a smile to CARRIE'S face as she maintains her gaze with BEN.

BEAT

The chemistry between them is undeniable as they stare into each other's eyes.

BEAT

CARRIE starts to feel a pull on her body towards BEN'S, but physically breaks the draw by resting her hand on his shoulder.

CARRIE WALTON
(smiling)
C'mon, let's open it.

BEN smiles and heads for the door. For a moment, CARRIE stands in place, slightly disappointed in herself.

CUT TO:

77

EXT. SLEEP EASY HOMELESS SHELTER - CONTINUOUS

77

The door opens up and BEN and CARRIE step out to a line of PEOPLE stretching all the way to the end of the sidewalk, all waiting to get inside. They both stare at the line in shock.

CARRIE WALTON
Well, I guess the posters worked.

BEN glances over at her, smiles, and then turns back to the CROWD.

BEN NEWMAN
Ladies and gentlemen, come on in!

Applause echoes from the CROWD as they begin to file into the shelter. BEN and CARRIE stand by the door, watching as everyone makes their way inside.

CUT TO:

78 EXT. THREE TREE BANK - DAY 78

As usual, cars pass by the building traveling up and down the road it lines.

CUT TO:

79 INT. THREE TREE BANK - CONTINUOUS 79

BEN makes his way down a hallway. In addition to the general office chatter surrounding him, one voice stands out among the rest and gets louder the further and further he gets down the hall. It's only a moment until the source of the sound reveals himself.

DON CALLAHAN (O.S.)

Newman!

BEN stops, pauses, and turns around having not even noticed he'd just passed by CALLAHAN'S office.

CUT TO:

80 INT. THREE TREE BANK, CALLAHAN'S OFFICE - CONTINUOUS 80

Through the doorway, BEN steps inside, but the sight before him brings on a weird feeling.

DON CALLAHAN

Ben, perfect timing, I want you to meet our newest trainee, Shawn Willoughby.

SHAWN WILLOUGHBY

(haughty)

Nice to meet you, Ben.

BEN looks over at the cocky blond-haired kid stepping forward with his hand outstretched. SHAWN, no more than 24, maintains a confident grin while holding his hand out for BEN, further providing evidence of his pompous personality.

After a moment of assessment of the situation, BEN cautiously accepts SHAWN'S hand in his and they shake.

DON CALLAHAN

Shawn, here, is going to accompany you today on your call, figured it's a good way for him to learn the ropes.

CALLAHAN turns around to grab the ever-familiar manila folder containing all the information for the foreclosure meeting.

SHAWN WILLOUGHBY

(to DON)

I appreciate the opportunity, sir.
Trust me, I'm more than ready for
this.

BEN can't help but smile at SHAWN'S naivety. DON turns back around with the manila folder in his hand. He holds it out for BEN who stares at it for a moment.

BEN NEWMAN

(looks up at CALLAHAN)

Give it to the kid. He's running
the show.

SHAWN looks over at CALLAHAN, this time with a hint of leer. Maintaining his eye contact with BEN, CALLAHAN scrunches his eyebrows, unsure about the suggestion. BEN maintains his gaze with CALLAHAN, not budging.

DON CALLAHAN

Great idea!

CALLAHAN turns and holds out the folder for SHAWN who quickly shrugs off his hesitation and accepts it. CALLAHAN leans back on his desk, returning his focus to BEN.

DON CALLAHAN (CONT'D)

Learning by doing, can't beat that,
right Ben?

BEN glares at CALLAHAN.

SHAWN WILLOUGHBY

Absolutely! This is amazing.
Again, Mr. Callahan, thank you for--

BEN NEWMAN

You ready, Shawn?! The person in
that folder ain't gonna wait around
all day for us.

BEAT

SHAWN WILLOUGHBY

Uh-- yeah. Let me just get my pen.

BEN NEWMAN

Yeah, get your pen.

CUT TO:

81 INT. BEN NEWMAN'S CAR - MOMENTS LATER 81

The car is completely silent as BEN focuses on the road ahead. SHAWN nervously looks over at BEN, but just as quickly returns his attention straight forward; the manila folder rests on his lap.

CUT TO:

82 EXT. HOME - A LITTLE LATER 82

BEN'S car sits on the side of the road running in front of the house. Unlike most of the other houses BEN'S visited, this one is quite nice.

CUT TO:

83 INT. BEN NEWMAN'S CAR - CONTINUOUS 83

BEN stares up at the house through the passenger window, surprised by its condition. Next to him, SHAWN practices the outline provided to him in the folder. Hearing this, BEN glances at SHAWN and shakes his head.

BEN NEWMAN

Trust me, bud, you're wasting your time.

SHAWN stops and looks over at BEN.

BEN NEWMAN (CONT'D)

It's a whole different ball game once your in there.

The car falls silent. SHAWN joins BEN in his gaze at the house.

BEN NEWMAN (CONT'D)

Let's go.

BEN, without hesitation, pops open the door and steps out of his car. SHAWN, still sitting inside, suddenly comes to the realization of what he's actually about to do.

BEAT

He reaches over for the passenger door handle.

CUT TO:

84

EXT. HOUSE - CONTINUOUS

84

BEN makes his way around the front of his car and starts heading up towards the house. SHAWN closes the door and quickly catches up to BEN.

SHAWN WILLOUGHBY

Don't you want to see the folder?

BEN NEWMAN

Why do *I* need the folder? You're the one doing the talking in there.

SHAWN WILLOUGHBY

(nervous chuckle)

B-- Ben, I'm not ready for this.

BEN NEWMAN

Well it doesn't get any easier so you might as well get ready quick.

BEN and SHAWN finally reach the front door and come to a halt. BEN stands and stares at SHAWN, waiting for him to knock.

BEN NEWMAN (CONT'D)

Well?

SHAWN is numb.

BEN shakes his head, irritated, and knocks three times.

BEAT

The front porch remains silent as BEN and SHAWN wait for the door to open.

BEAT

Every sound of ambience surrounding the house seems amplified as a result of the quiet shared between the two men.

BEAT

After another few moments of silence, finally, the door opens up; and with it, BEN'S jaw drops.

BEAT

ALLEN SHERNIAK

Hey, Ben.

BEN can't believe what everything has finally come to. Having been to so many different houses and visited so many different people, he never once thought he'd wind up on ALLEN'S front porch. He opens his mouth to speak, but can't find the power to produce any words.

ALLEN SHERNIAK (CONT'D)

(smiling)

I guess this is the part where
you're supposed to come in.

It takes a moment for BEN to start understanding that this is in fact reality. He pushes himself forward and enters the house, followed by SHAWN behind him.

CUT TO:

85 INT. ALLEN'S HOUSE, LIVING ROOM - CONTINUOUS

85

ALLEN leads BEN and SHAWN through the entryway and into the family room. He sits down in a recliner at the corner of the room and watches as BEN numbly enters.

ALLEN SHERNIAK

Sit wherever you'd like, guys. Can
I get you a drink?

BEN stands still, looking around the room as if he's unsure whether or not he's actually living this moment.

SHAWN WILLOUGHBY

No thank you, Mr. Sherniak.

ALLEN SHERNIAK

Ben?

BEN snaps out of his trance with the room and turns his attention to ALLEN.

BEAT

He stares at him, completely anesthetized.

BEN NEWMAN

(softly)

No.

ALLEN SHERNIAK

Okay.

(signaling to chairs)

Please.

There are two chairs in front of BEN and SHAWN, split by an end table sitting between them. SHAWN steps around and takes a seat in one of them while BEN continues standing, staring blankly at ALLEN.

BEN NEWMAN

Allen...how--

ALLEN SHERNIAK

It's a long story, Ben, trust me
I'll explain.

Though it takes him a moment to finally do so, BEN steps around the chair and softly sits down in the seat.

BEAT

Silence flows throughout the entire house.

ALLEN SHERNIAK (CONT'D)

About three-and-a-half years ago, I took a job at Three Tree Bank. They initially had me in human resources, but requested I change to client administration after someone had left. It paid slightly more than what I had been making and I'd just gotten married so I needed the money.

(beat)

What I didn't know, however, was exactly what the job entailed. I was asked to meet with the family members of specific accounts who were no longer able to make their payments towards their mortgage.

Realizing ALLEN'S referring to his own job, SHAWN flashes a quick glance over at BEN, still maintaining his gaze ahead.

ALLEN SHERNIAK (CONT'D)

Initially I'd approached the job with the notion that these people chose not to follow the system; that they'd felt - for whatever reason - entitled not to pay. Then, on my first call, I met with an 87-year old woman named Gloria Thomas. She had been diagnosed with breast cancer the year before and been told that if she's lucky, she would have six-months to live.

(beat)

(MORE)

ALLEN SHERNIAK (CONT'D)

Her family had moved out of the state and never kept in touch; and with no social security and no retirement, her sources of income were...nonexistent.

(beat)

After a while, her missed payments began to accumulate and my name was called to go visit.

BEN and SHAWN stare at ALLEN, fearing the direction the story is headed.

ALLEN SHERNIAK (CONT'D)

When I arrived at the house, I'd noticed it had obviously not been well-kept for the past few years: the siding was dirty and cracking; the shutters were warped and peeling. It had, essentially, deteriorated right along with the health of its owner.

(beat)

I noticed the front door was unlocked, so I let myself in. After a few moments of calling for Mrs. Thomas, I finally found her upstairs lying in bed. I went through the standard procedure, stating who I was and why I was there, but she didn't care. All that mattered was that someone - some stranger in a suit - had taken the time out of their life to pay her a visit.

(beat)

When I finally got to the end of the meeting, I took out the consummation form. She asked me to read it to her, as she was unable to see the small font on the page, so I did. As I went on, I could see in her face the reality of what was happening finally starting to set in. Her eyes began to tear up and her breathing became almost inaudible. When I was done, I pulled out my pen to have her sign, but when I stepped forward to give it to her, she was unable to hold it.

(beat)

So, I grabbed her hand around the pen and guided it to sign her name.

(MORE)

ALLEN SHERNIAK (CONT'D)
(ALLEN begins to tear up)
I *helped* her sign away the right to
die in her own house.

Chills run down the back of SHAWN'S spine.

ALLEN SHERNIAK (CONT'D)
I never found out what happened to
Mrs. Thomas, or her home for that
matter; but nothing could have
fixed what that moment did to me.
(beat)
I started to numb my sorrow with
cigarettes. Then, when that
wouldn't do it, I turned to
alcohol. After a while, my wife
started to notice a change in my
behavior: I was constantly sad and
continuously wore around this fake
smile, trying to convince myself
that everything was okay. I tried
to explain to her the effect my job
had had on me, but she couldn't
understand; nobody could
understand...not until they've
lived it.

(beat)
We slowly drifted farther and
farther apart, until finally she
decided to call it quits.

(beat)
I tried to hide the pain from
everyone at work, but my
performance was obviously
suffering. I filed a request for a
transfer to another department, but
it was no use, they'd already made
their decision.

Then, ALLEN turns and stares directly at BEN.

ALLEN SHERNIAK (CONT'D)
And that decision was you.

BEAT

BEN tries to maintain eye contact with ALLEN.

ALLEN SHERNIAK (CONT'D)
(leans forward in chair)
You see, the way Three Tree works
is they find someone able to suffer
through the job of destroying
people's lives;
(MORE)

ALLEN SHERNIAK (CONT'D)
and when that person can do it no
longer...
(motioning to SHAWN)
...they replace them.

BEN looks over at SHAWN, the final piece of the puzzle being
put in place.

BEAT

ALLEN shakes his head and glances at the room around him.

ALLEN SHERNIAK (CONT'D)
(stunned chuckle)
All this, just for a little more
money.

The room falls silent once again.

CUT TO:

86

EXT. ALLEN'S HOUSE - A LITTLE LATER

86

The front door opens up to reveal ALLEN leading SHAWN and BEN
out. SHAWN steps down onto the porch, the manila folder in
his hand, and begins making his way towards the car.
Following behind him BEN steps down as well, but suddenly
stops and turns back to ALLEN.

BEN NEWMAN
Allen.

ALLEN comes to a halt, staring at BEN.

BEN struggles to find the words.

BEN NEWMAN (CONT'D)
I'm sorry.

BEAT

ALLEN SHERNIAK
Ben, don't ever let yourself get to
this point. You can lose your job;
or your car; or, hell, even your
house; but the moment you lose the
one person you care about...you
don't come back from that.
(beat)
That Carrie girl, she's somebody
worth holding on to; somebody worth
giving all of...
(MORE)

ALLEN SHERNIAK (CONT'D)
(signaling to everything
around him)
...this...up for.

The pictures still sitting on the endtable in his apartment pop into BEN'S mind.

ALLEN looks down at the ground, then lifts his focus back up to BEN.

ALLEN SHERNIAK (CONT'D)
(managing a smile)
I'll see you around.

ALLEN pats BEN on the arm, turns around, and slowly retreats back into his house. SHAWN watches behind him as BEN stares at the door in silence.

CUT TO:

87 EXT. OFFICE BUILDING - AFTERNOON 87

Though it has no sign or label as to what work takes place there, the building somehow stands out among the others.

CUT TO:

88 INT. OFFICE BUILDING, CARRIE'S DESK - CONTINUOUS 88

CARRIE sits behind her desk, staring at the computer screen. The door to her office is open and within a few moments, a FEMALE COWORKER appears in the frame.

FEMALE COWORKER
Hey, Carrie?

CARRIE WALTON
(looks up from computer)
Yeah?

FEMALE COWORKER
There's someone here to see you.
He's outside.

CARRIE scrunches her eyebrows, confused by the vague request.

CUT TO:

89

EXT. OFFICE BUILDING - CONTINUOUS

89

The front door of the building opens up and out walks CARRIE, looking around for her "requester".

Down the sidewalk, leaning up against the wall, BEN looks over and spots CARRIE standing in front of the building. He turns and starts heading towards her.

CARRIE sees BEN coming her way.

CARRIE WALTON

(excited)

Ben, I was just about to--

Suddenly, without hesitation, BEN grabs CARRIE and pulls her in towards him and plants a long solid kiss on her lips. Surprised at first, CARRIE quickly warms up to the idea and closes her eyes as she melts into the softness of his mouth.

BEAT

Slowly, after the long loving moment, they pull apart and stare into each other's eyes.

CARRIE WALTON (CONT'D)

(pleasantly surprised)

Hi.

BEN NEWMAN

Do not ever go anywhere.

CARRIE WALTON

(chuckles)

What?

BEN NEWMAN

Just-- you're too important...to me and to the shelter...

CARRIE WALTON

(smiles)

Ben, I'm not-- where is this coming from?

BEN NEWMAN

I met with Allen today. He's being foreclosed.

CARRIE WALTON

Oh my God--

BEN NEWMAN

No, no that's just it: he wasn't sad about losing his home. He was sad about losing his life.

(beat)

Carrie, Allen showed me that a person's house doesn't mean anything to them if they can't share it with someone they love.

(beat)

The reason these people and these families become so upset when I have to tell them that their home is being taken away is not because they're losing their house...

(beat)

...it's because, chances are, it's the last thing they've got before they have to lose each other.

CARRIE stares at BEN, slightly shaking her head side-to-side.

BEAT

BEN looks into CARRIE'S eyes knowing she understands everything; feeling the same emotions he's feeling. Then...

CARRIE WALTON

That's perfect.

BEN NEWMAN

(confused)

What is?

CARRIE WALTON

What you just said, Ben, that's the meaning behind the shelter!

BEN NEWMAN

Carrie, what are you talking abo--

CARRIE WALTON

I got you an interview.

BEN NEWMAN

What?

CARRIE WALTON

With a newspaper; they want to do an article on the homeless shelter and the story of how you changed from being the guy who stole away people's homes to the guy providing one for them.

(MORE)

CARRIE WALTON (CONT'D)

(beat)

They're calling you the "Robin Hood
of the 21st century".

BEN maintains his gaze into CARRIE'S eyes, but after seeing
the smile on her face, he can't help the one that's made it's
way onto his.

CUT TO:

90 EXT. NEWSPAPER BUILDING - DAY 90

NEWSPAPER REPORTER (V.O.)

So tell me, Ben...

CUT TO:

91 INT. NEWSPAPER BUILDING, INTERVIEW ROOM - CONTINUOUS 91

NEWSPAPER REPORTER (CONT'D)

...when did you decide you wanted
to open a homeless shelter?

BEN NEWMAN

It was after I'd met with a family
whose home was being foreclosed in
the projects. Her husband had died
a few years prior and she'd been
left with three kids to take care
of and no money to do it with.

CUT TO:

92 EXT. CITY STREET - EVENING 92

REGINA COLE and her CHILDREN make their way down the sidewalk
leading up to the Sleep Easy.

BEN NEWMAN (V.O.) (CONT'D)

So, I took the foreclosure
consummation form and I left...

CUT TO:

93 INT. NEWSPAPER BUILDING, INTERVIEW ROOM - DAY 93

BEN NEWMAN (CONT'D)

...never got it signed.

NEWSPAPER REPORTER

And that's when you decided you weren't gonna put anymore people on the streets.

BEN NEWMAN

Without a place to go, yes. I think everybody on this planet...

CUT TO:

94 INT. SLEEP EASY HOMELESS SHELTER - EVENING 94

BEN greets the COLE FAMILY cordially as they look around at the enormous shelter.

BEN NEWMAN (V.O.) (CONT'D)

...regardless of their financial standing, should be guaranteed a place to stay when it rains or place to sleep when it's cold.

CUT TO:

95 INT. NEWSPAPER BUILDING, INTERVIEW ROOM - DAY 95

BEN NEWMAN (CONT'D)

And that's really what I wanted to do.

The NEWSPAPER REPORTER nods his head, smiling.

NEWSPAPER REPORTER

Now what about your work at Three Tree Bank? How do they feel about your behavior?

CUT TO:

96 INT. THREE TREE BANK, CALLAHAN'S OFFICE - AFTERNOON 96

CALLAHAN sits at his desk, reading the latest issue of the newspaper hosting the article about BEN and the shelter.

BEN NEWMAN (V.O.) (CONT'D)

You know, quite frankly, the homeless shelter really has nothing to do with my job. Granted, I may not have opened it if it wasn't for me taking the job that I have...

As he continues reading, CALLAHAN shakes his head.

BEAT

Finally, irritated with BEN'S "heroism", he slams the newspaper down on his desk.

CUT TO:

97 INT. NEWSPAPER BUILDING, INTERVIEW ROOM - DAY 97

BEN NEWMAN (CONT'D)

...but the real motivation behind what I did came from the care I have for the less fortunate people out there. It's the same care - I think - that lies in all of us...I just chose to act on it.

NEWSPAPER REPORTER

And what about the name? Why "Sleep Easy"?

CUT TO:

98 EXT. SLEEP EASY HOMELESS SHELTER - NIGHT 98

The sign hanging on the window almost looks iconic now.

BEN NEWMAN (V.O.) (CONT'D)

The location where the homeless shelter is at used to be a speakeasy: as we all know, a place where people, during prohibition, could go and enjoy the alcohol they were forbidden to have.

CUT TO:

99 INT. NEWSPAPER BUILDING, INTERVIEW ROOM - DAY 99

BEN NEWMAN (CONT'D)

So, I figured "Sleep Easy" was appropriate as we were trying to do the same thing: provide people a place to stay when, as far as anyone else was concerned, they were forbidden to have one.

NEWSPAPER REPORTER

And when you say "we", who's "we"?

The question brings a smile to his face.

CUT TO:

100 INT. OFFICE BUILDING, CARRIE'S DESK - AFTERNOON 100

CARRIE stares down at her desk, reading the newspaper laying in front of her.

BEN NEWMAN (V.O.)

That would be the one woman whose help truly made this dream a reality and who will never be able to understand how important she is in my life, and that is Carrie Walton.

CARRIE can't help but smile after reading the line about her.

CUT TO:

101 INT. BEN NEWMAN'S APARTMENT, MAIN/LIVING ROOM - EVENING 101

Alone in his apartment, BEN walks over to the endtable where the pictures of him and the GIRL sit behind the closed ring box. He stands still for a moment, staring down at them, until finally picking them up and taking them into the kitchen.

NEWSPAPER REPORTER (V.O.)

So, what's next for you, Ben Newman? Perhaps another Sleep Easy homeless shelter in another city?

BEN opens up a drawer and drops the pictures inside. He slides it shut and turns to walk away.

CUT TO:

102 INT. NEWSPAPER BUILDING, INTERVIEW ROOM - DAY 102

BEN NEWMAN

(smiling)

What, like a franchise?

BEN and the REPORTER laugh at his joke.

CUT TO:

103 EXT. SLEEP EASY HOMELESS SHELTER - NIGHT 103

Carrying a newspaper by his side, BEN walks down the sidewalk towards the front door of the homeless shelter.

BEN NEWMAN (V.O.) (CONT'D)
No...you know, life is all about a
person's response when others call
on them.
(beat)
So, I guess I'm just waiting for my
number to be dialed again.

As he approaches the door, he glances down at the ground as well as the newspaper, paying no attention to the beautiful sports coupe parked just down the sidewalk.

CUT TO:

104 INT. SLEEP EASY HOMELESS SHELTER - CONTINUOUS 104

The front door opens up and in walks BEN. Closing the door behind him, he reaches over and flips on the lights overhead. That's when CALLAHAN, sitting in a chair facing the rows of cots, becomes visible.

BEN stops at the sight of his boss sitting before him.

DON CALLAHAN
You homeless shelters never lock
your doors, do you?

BEAT

BEN NEWMAN
Who are we trying to keep out?

CALLAHAN smiles evilly in response to BEN'S statement.

DON CALLAHAN
I read your newspaper article.
(sarcastic)
Aren't you just this city's knight
in shining armor?

BEN stares at CALLAHAN, silent.

DON CALLAHAN (CONT'D)
And I guess that makes me the evil
king, right?

The room falls silent. Then, CALLAHAN stands up from his chair.

DON CALLAHAN (CONT'D)
You know, Ben, I'll be honest: I
really had some high hopes for you.

BEN watches as CALLAHAN slowly approaches one of the cots.

DON CALLAHAN (CONT'D)
You had the potential to be
something great at this company...
(slowly building in rage)
...but you had to go and throw it
all away on these goddamn lowlives!

DON suddenly kicks one of the cots and sends it flying into
the one next to it.

DON CALLAHAN (CONT'D)
What makes you think that giving
them a free ride here will ever
benefit anyone, huh?! That-- that
you allowing them to mooch off of
you will somehow turn there lives
around?! These people don't care
about you; they're never gonna give
back the devotion or the sentiment
that you've given them!
(beat)
So, why waste your time?

BEN NEWMAN
Because these *people*, regardless of
what you may think of them, deserve
a place to sleep at ni--

DON CALLAHAN
Oh c'mon, Ben, don't act like
they're somehow entitled to the
same luxuries you and I have!

BEN NEWMAN
It's not a luxury, it's a right!

DON CALLAHAN
There are no rights in this world
except those that you work for!

BEN can't believe what he's just heard.

BEN NEWMAN
What?

DON CALLAHAN
You don't get it, Ben...
(again, growing in rage)
(MORE)

DON CALLAHAN (CONT'D)
...every single privilege we have
as people all stems from some
person who worked their ass off to
provide it for us!

BEN glares at CALLAHAN, waiting for him to continue.

DON CALLAHAN (CONT'D)
No one understands the concept of
working for their rights anymore,
they just expect it to be theirs.
(beat)
And you can go on and on about how
people should look out for other
people and how it's the human
element to take care of each other,
but when push comes to shove, the
only person responsible for
providing for themselves is just
that: themselves!

(beat)
Nobody was there for me when I
first started working. Nobody was
there for me when I needed the
money to afford the rent for my
apartment or the mortgage for my
home. Nobody was willing to cut me
a break and let my faults go
unnoticed. Nobody!

(beat)
I had to persevere and find the
determination within my own self to
battle through the hardships and
achieve the dreams that I had. So
why the hell would I go through all
that just to let the next person
behind me have it for nothing?

(beat)
As long as these people can sneak
by on the skin of their teeth, they
will never know what it's like to
truly deserve something that is
theirs; and as long as you keep
giving them second chances like
this...

(beat)
...you're not doing them any
favors.

Once again, the entire room falls silent. BEN and CALLAHAN share a few moments of glaring eye contact, until finally BEN glances down at the ground, shaking his head.

BEN NEWMAN

You know, Don, I can't imagine what it would be like to live your life.

DON CALLAHAN

(smirks)

Oh, yeah? And why's that?

BEN NEWMAN

Because with all due respect, *sir*, you may appreciate the hard work behind what you have, but you'll never understand its value.

DON CALLAHAN

(chuckles)

1.2 million: That's the value of my house. 67,000: That's the value of my car. 50--

BEN NEWMAN

No, no you see? That's just it. The people who stay at this shelter know there's way more to life than what you bought during it. They know that a house is just a building until you can share it with the people who mean the most to you.

At that moment, the front door of the shelter opens up and in walks CARRIE. She looks up and stares, confused, at the scene taking place before her.

BEN NEWMAN (CONT'D)

You know what, you're probably right, I may never get back the same hospitality or the same opportunities that I've given these people here, but I don't need it.

(beat)

You wanna know the reason why it's worth my time to provide this place free of charge; why it's worth my time to-- to let these people "mooch" off of me while I'm hard at work providing for myself and for them?

CALLAHAN waits for BEN'S answer to his own question.

BEN NEWMAN (CONT'D)

Because maybe, just maybe, somebody out there will realize the effect I had on their life and they'll do the same thing for someone else.

Silence.

BEN NEWMAN (CONT'D)

And you know what, as far as I'm concerned, you can keep your sixty-thousand-dollar car and your million-dollar home...

(signaling to CARRIE and the entire shelter)

...I got everything I need right here.

CALLAHAN glances over at CARRIE for a second, then back at BEN.

BEN NEWMAN (CONT'D)

Don, I *wish* there was something I could do to help benefit you, because you are missing out on so much more than what you have your eyes open to.

(beat)

And until you take a moment to see the happiness that fills this room when a mother is able to watch her child sleep soundly in a bed that she otherwise wouldn't have...

(beat)

...you will never be able to understand that.

CALLAHAN has been silenced. He glares at BEN for a few moments, flashes a glance over at CARRIE - still standing off by the door - then finally turns his attention to the ground.

BEAT

BEN stares at his boss, finally feeling like he's made his point, and waits for his next move.

BEAT

Then at that moment, without saying a word, CALLAHAN takes in a deep breath and exhales as he slowly makes his way towards the door. Both CARRIE and BEN watch in silence as DON treks across the room towards the entryway.

He finally reaches the door, but just before exiting, he stops.

DON CALLAHAN

Hey, Ben.

BEN stares at CALLAHAN standing in front of the doorway.

DON CALLAHAN (CONT'D)

Don't worry about coming in to work tomorrow.

BEN maintains his gaze into the man's eyes.

BEN NEWMAN

I wasn't planning on it.

CALLAHAN hides the surprise he feels after BEN'S response, turns, and exits through the door.

CUT TO:

105

EXT. SLEEP EASY HOMELESS SHELTER - CONTINUOUS

105

DON steps out onto the sidewalk running in front of the homeless shelter and looks to his right to see a line of PEOPLE stretching well beyond the corner of the building, all waiting to enter.

BEAT

He continues staring for a moment, somewhat captivated by the mass amount of PEOPLE.

ALLEN SHERNIAK (O.S.)

Hey, Don.

DON turns his attention to the front of the line to see ALLEN standing before him, smiling.

BEAT

They maintain eye contact for a few moments, then, DON takes a step towards the road and heads to his car sitting out front. ALLEN watches as his former boss rounds the front of his vehicle and climbs in.

CUT TO:

106 INT. SLEEP EASY HOMELESS SHELTER - CONTINUOUS 106

The room is still silent. BEN continues staring at the front door of the shelter, as if he can still see CALLAHAN readying to leave. CARRIE slowly makes her way over to him, slightly nervous.

CARRIE WALTON
Is everything okay?

It takes a few moments, but BEN finally nods.

BEN NEWMAN
(smiling)
Yeah. Everything's perfect.

BEN takes CARRIE by the hand and leads her to the front door. They step outside and signal for everyone in line to make their way in. ALLEN is the first to enter, of course after graciously tapping BEN on the side of his arm. Slowly, the mass of PEOPLE starts to file in behind him, all moving to various open cots to settle on for the night.

MOVE TO:

107 EXT. SLEEP EASY HOMELESS SHELTER - CONTINUOUS 107

CARRIE and BEN watch as the line continues to draw in to the building, feeling every bit of happiness available to the human psyche. Down the sidewalk, rhythmically being passed by the PEOPLE making their way into the shelter, the Sleep Easy sign continues to hang in the window; like the north star glowing in the night sky for a lost traveler.

FADE TO BLACK.

THE END.