

SMITH

INT. VEGAS BANK - DAY 48

Annie is seated at the bank desk of one LYLE JOHNSON, 42, uncomfortable. He looks up at her, looks back down at the paperwork in front of him, and looks back up. He is not happy with this situation at all --

JOHNSON

You want to borrow a hundred percent of one point six million dollars on undeveloped land.

ANNIE

Yep.

JOHNSON

Aggressive.

ANNIE

No point doing it any other way.

JOHNSON

(trying to be positive)

Sixty two thousand in cash, marketable securities of four hundred and twenty seven thousand.

But the tone of his voice is giving him away --

ANNIE

There a problem?

JOHNSON

Unfortunately you are unemployed, you have minimal additional liquidity and low net worth.

ANNIE

Not unemployed, self-employed.

JOHNSON

Right. But, sadly, banks don't have much of an appetite for loans on raw land. You have anything to offer for collateral?

ANNIE

No, but Sherry felt sure you were the guy for this.

Johnson glances up, unhappy. He was afraid that name might get mentioned --

JOHNSON

I haven't seen Sherry in a while.

ANNIE

I was just looking at the pictures
I took of you two in Cabo last
year. You were having so much fun.
Want to see them?

She reaches for her purse --

JOHNSON

No.

ANNIE

How's the wife, you guys still
together?

He sighs; he was afraid she'd go there, and she did --

JOHNSON

Yeah, we're still together.

ANNIE

Okay. So, let me tell you how this
is going to work. You get your
credit committee to sign off on
this. My terms are going to be a
hundred percent financing at prime
with the fee at half a point.

JOHNSON

That is not...

Annie stands; she knows this is done --

ANNIE

The money will be back in your
hands in two months. With a couple
extra thou, for you to do something
nice with, for your wife. Trust me,
Lyle. This is win win.