

# **THE LOAN OFFICER**

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A One Act Stage Play

by Steven G. Jackson

## Cast of Characters

<u>Mr. Lottadough:</u>	An elderly bank chairman
<u>Ms. Valentine:</u>	The bank manager
<u>Va-Va Voom:</u>	A beautiful woman in her twenties, the chairman's girlfriend, and new loan officer
<u>Security Guard:</u>	A man in his forties
<u>Buck Needly:</u>	A man in his thirties, looking for a home equity loan

## Scene

A bank.

## Time

The present.

**SETTING:** An otherwise empty desk has a placard which reads LOAN OFFICER on top. There is a comfortable chair for the loan officer. A chair with a very short seat is on the other side of the desk.

**AT RISE:** MS. VALENTINE, a middle-aged woman dressed in business attire, wheels MR. LOTTADOUGH into the area in a wheelchair. MR. LOTTADOUGH is an elderly man who is also dressed in business attire. He has a blanket folded over his legs for warmth and an oxygen tank attached to the wheelchair. He struggles to breath.

MS. VALENTINE

Sir, are you sure this is a good idea? She has *no* banking experience at all.

MR. LOTTADOUGH

(in a weak elderly voice)

Remind me, Ms. Valentine. Who is chairman of the bank?

MS. VALENTINE

You are, sir.

MR. LOTTADOUGH

(wheezing)

And who pays your salary?

MS. VALENTINE

(exasperated)

You do, sir.

MR. LOTTADOUGH

(coughs)

Then perhaps I can hire who I see fit.

MS. VALENTINE

Yes, sir.

VA-VA VOOM, a young and shapely woman dressed in a short skirt and revealing blouse breezes into the area and squeals when she sees MR. LOTTADOUGH.

VA-VA

Hi sweetie. You left before I could get out of the shower this morning. I was lonely in there without you sitting on your little shower seat.

MS. VALENTINE

(raises eyes to ceiling)

Good Lord.

(to VA-VA)

Is that really proper attire for your first day at the bank?

VA-VA

The chauffeur said he liked it.

(twirls around)

What do you think sweetie?

MR. LOTTADOUGH is almost drooling at the sight of her. His eyes are wide and he tries to reach for her, but starts to shake and hyperventilates as he leans forward. MS. VALENTINE pulls him back into the chair.

MS. VALENTINE

Down boy. You know what the doctor said about your heart.

VA-VA giggles like a stereotypical airhead and takes her seat behind the desk.

MR. LOTTADOUGH

I wish I could stay and chat, but Ms. “Ball and Chain” here called an early morning meeting.

(leans forward and whispers)

I don’t think she approves of us.

VA-VA

(toward MS. VALENTINE)

Isn’t he adorable?

MS. VALENTINE

(sarcastic)

Oh, yes. That’s just what I was thinking.

MR. LOTTADOUGH

(to VA-VA lasciviously)

I’ve got to go now. Have a great first day on the job. Don’t forget we’re having lunch in my private office today.

VA-VA

(teasing)

I bought a new bikini yesterday. I thought I’d try it on for you at lunch. I’m afraid it’s a little too tight and need a man’s opinion on whether to keep it or not.

MR. LOTTADOUGH wheels himself out as he hyperventilates, gulping oxygen. MS. VALENTINE looks to the sky and shakes her head. She steps forward and puts her hands on the desk across from VA-VA.

MS. VALENTINE

Let’s get one thing straight. I’m not fooled by you, and I’m not intimidated by him. I’m the manager on the floor, and I’m watching you. Make one mistake, and I’ll make sure you’re removed. The board of directors is worried he’s losing his touch with reality and expects me to keep him from doing anything that risks the bank’s reputation. Are we clear?

VA-VA

(clueless)

Who does your hair? You should go see my guy, Julio. He can totally fix that mess.

MS. VALENTINE

(erectly)

What? Did you hear what I said?

VA-VA

(cheerfully, without hostility)

Something about being bored. I can totally see that about you. I'm bored already. When does something interesting happen around here?

MS. VALENTINE glares at her. A male SECURITY GUARD enters the area, ogling VA-VA. MS. VALENTINE gives him a puzzled look.

SECURITY GUARD

Good morning, Ms. Voom. You probably don't remember me. But I remember *you* from your act at the Boom Boom Room in Vegas. Is there anything I can get for you?

MS. VALENTINE

Oh, good heavens.

(to guard)

The bank is opening. Back to your post.

The GUARD sheepishly retreats, then MS. VALENTINE storms out in a huff, waving her arms in frustration.

BUCK NEEDLY, a middle-aged man dressed in a sport coat and slacks, enters and approaches the desk.

BUCK NEEDLY

Excuse me, is this the new loan department?

VA-VA

Yes. I'm so happy you're here. You're like my first customer ever. Please take a seat. I'm Va-Va. Va-Va Voom.

BUCK NEEDLY

It's a pleasure to meet you. I'm Buck Needly.

BUCK NEEDLY sits across from her, and finds himself looking up at her in the shorter chair. He repeatedly shifts awkwardly but can't find a

position where he feels on equal footing with her. He gives up and takes out an application.

BUCK NEEDLY

You just started?

VA-VA

Yes. I think I'm going to like it so much more than my last job.

BUCK NEEDLY

What were you doing before?

VA-VA

I dealt blackjack in Vegas. My old boyfriend was the pit boss at Caesar's. He got me the job. Then he had to let me go. I broke up with him.

BUCK NEEDLY

That's quite a change.

VA-VA

This will be so much easier. I had so much trouble reading all those cards upside down. And then having to count to 21 on all those hands. I could never figure out who was supposed to pay who.

BUCK NEEDLY

The cards have the numbers on the top and then inverted on the bottom, don't they? So they're never actually upside down.

VA-VA

That's what *they* said. It worked out though. I met Mr. Lottadough in the casino later that night and he took an interest in me right away. He asked me to move with him here. He gave me this job.

BUCK NEEDLY

(stares at her and pauses)

Fascinating.

(passes the application to her)

I have my loan application.

VA-VA

(taking it)

We have applications? Cool. That will make it so much easier. Let's take a look.

BUCK NEEDLY

You've never seen a loan application before?

VA-VA

Like I said, you're my first customer. What can I do for you? Oh, wait, I'm not supposed to ask that.

(confidingly)

Some habits are hard to break. I'm pretty sure you didn't come here for a lap dance. So, what kind of loan are you looking for?

BUCK NEEDLY

It's a second mortgage on my home.

VA-VA

(perusing the application)

It says here you already own a home.

BUCK NEEDLY

Well, yes.

VA-VA

So you want a second home?

(winks knowingly)

Need a place to hook up with your mistress? I totally get that.

BUCK NEEDLY

No. It's a second mortgage. For the same house.

VA-VA

Why would you want to do that? You already have a house.

BUCK NEEDLY

(discretely)

Well, if you must know, my wife wants to have a little work done. I need to take some equity out of the house.

VA-VA

Your wife wants work done on the house?

BUCK NEEDLY

(even more discretely)

No. On her. You know, plastic surgery.

VA-VA

(excited and loud)

Oh, plastic surgery. I *love* plastic surgery. Well, we need to get this puppy approved right away.

BUCK NEEDLY, embarrassed, looks around to see if anyone is listening.

The SECURITY GUARD walks back in, still enamored with VA-VA.

SECURITY GUARD

Miss Voom, can I get you anything now?

VA-VA

(checks out the application)

Well, it looks like I'm going to need some money. A lot, actually.

SECURITY GUARD

I'm sorry, Miss Voom, I'm not allowed to handle the money. You'll have to go back yourself for that.

VA-VA

(leans forward and whispers to NEEDLY)

That's weird, huh? They put him in charge of security but don't trust him with the money.

BUCK NEEDLY

Go figure. It's a world gone mad.

VA-VA

It *is*.

(to guard)

Thank you anyway.

The GUARD slinks off, disappointed.

MS. VALENTINE enters and walks swiftly back to the desk.

MS. VALENTINE

Good morning. I'm Ms. Valentine, the bank manager. Is everything satisfactory?

BUCK NEEDLY

I'm okay. Just trying to get an equity loan on my house.

MS. VALENTINE

(disappointed)

Are you sure? Nothing wrong? Anything at all? Not even the smallest problem? No problem is too insignificant to mention.

BUCK NEEDLY

No, we're good. Thanks for your concern, though.

MS. VALENTINE

We want this to be your best bank experience ever. If she fails to meet your expectations in any way I want to hear about it.

MS. VALENTINE glares at VA-VA and leaves in a huff.

BUCK NEEDLY

She doesn't like you much, does she?

VA-VA

I don't know what her problem is. So, it says here you want \$50,000.

BUCK NEEDLY

That's correct.

VA-VA

Hmm. Well, we probably have that lying around here somewhere.

(looks at him knowingly)

After all, this *is* a bank. How would you like it?

BUCK NEEDLY

Excuse me?

VA-VA

You know. What denominator? Singles, hundreds, millions?

(leans forward and winks)

I guess that would be a lot of singles. And I know my singles.

BUCK NEEDLY

I think you're supposed to give me a check.

VA-VA

That seems silly. All you're going to do with it is cash it, right? Wouldn't it just be easier to give you the money? Cut out the middle man, you know?

Before BUCK NEEDLY can protest VA-VA pulls a calculator out of the desk drawer.



VA-VA (Cont'd)

They gave me this calculator. I bet I can use it to decide how many of each bill to give you.

She starts punching in numbers, then stares at the screen in confusion.

VA-VA (Cont'd)

That doesn't seem right. It says I should give you 5,000,000 singles. I don't know if we'll have that many back there.

(shows BUCK NEEDLY the calculator)

Does that look right to you?

BUCK NEEDLY

(studies the calculator)

I think 50,000 divided by 1 is 50,000. But, really, I don't want singles.

VA-VA

Yeah, that would be a pain. The most I could carry in my dance costumes was about a hundred, and even that was hard. They kept falling all over the floor.

(waves her hand)

What a pain that was.

(glares at calculator)

I can never remember which button is the add and which is the divide. And don't even get me started about multiplication.

BUCK NEEDLY

Maybe we should get the bank manager back over here.

VA-VA

(concerned)

Oh, we don't want to do that. She's no fun at all.

(signs application)

Look, I'm approving it right now. See, all done. I'll go get your money. Be right back.

VA-VA stands and leaves. BUCK NEEDLY watches her go and shakes his head.

BUCK NEEDLY

(to himself)

Is everyone crazy at this bank? Maybe I *should* take my business elsewhere.

VA-VA returns with an envelope full of money.

VA-VA

Great news. They had enough money back there. They didn't want to give it to me at first, but I reminded them who I am and who hired me. I guess they forgot I'm the loan officer. Bad news, though. The largest bill we have is \$100. So I have to give you a lot of bills. They come bundled in \$5000 packs.

BUCK NEEDLY

(throws hands up)

Okay, fine. If that's how you want to do it. But this is highly irregular.

VA-VA

(starts counting the packets out)

One, two, three, four, five, six, seven, eight, nine, ten...

(pauses as NEEDLY reaches for them)

eleven, twelve, thirteen, fourteen, fifteen...

BUCK NEEDLY

Didn't you say these were \$5000 each?

VA-VA

Yes. That's why I got you twenty of them.

(resumes counting them out)

Sixteen, seventeen, eighteen, nineteen, twenty. There you are. \$50,000.

BUCK NEEDLY stares at her in disbelief, unsure of what to do next. After a long pause he grabs the cash and stuffs it into his jacket pockets.

BUCK NEEDLY

This has been a very interesting day. I'll just be on my way now.

He stands and starts to hurry out. MS. VALENTINE enters and stops him after a few steps.

MS. VALENTINE

(eyeing VA-VA suspiciously)

Hold on a second there. You can't leave just yet.

BUCK NEEDLY

(desperate to leave)

I can't?

MS. VALENTINE

Nooooo.

(motions him to give something up)

Before you go I need to know how your experience was today in our bank? Did she make any mistakes? Do anything wrong? Anything at all?

BUCK NEEDLY

(relieved, shakes head)

I can honestly say this has been the best bank experience I've ever had.

VA-VA gets up, sticks her nose up at MS. VALENTINE, and walks off. MS. VALENTINE gives a frustrated shrug, and also exits.

BUCK NEEDLY's cell phone rings, and he answers it.

BUCK NEEDLY (Cont'd)

Hello? Hi honey. Yes, I got the loan. You won't believe what happened here. I got the greatest loan officer ever.

(looks around sheepishly)

I can't really talk about it now. I'll tell you about it when I get home.

He hangs up and VA-VA comes back into the room, seeing him. She comes up to him with her hand out. He shakes it hesitantly.

VA-VA

I think I made a mistake.

BUCK NEEDLY

(shoulders droop)

You did?

VA-VA

I forgot to give you a hug. We pride ourselves on being friendly.

He hugs her, then grins widely at the audience.

(CURTAIN)

(END OF SCENE)