

THE DEBT COLLECTOR

Written by  
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FULL SCREEN BLACKNESS

A PHONE RINGS. THE RECEIVER IS PICKED UP.

ELDERLY WOMAN'S VOICE

Hello?

DEBT COLLECTOR'S VOICE

Hello, may I speak with Shawanda Hicks?

ELDERLY WOMAN'S VOICE

Speaking.

DEBT COLLECTOR'S VOICE

Ms. Hicks, I'm calling from Triple A collections and I'm calling in regards to your unpaid credit card totaling in the amount of five thousand dollars.

ELDERLY WOMAN'S VOICE

Oh, yes...

DEBT COLLECTOR'S VOICE

Since you've defaulted on paying the account's been placed into collections.

ELDERLY WOMAN'S VOICE

Yes, I know, you see, I broke my hip six months ago and while I was in the hospital my company let me go. Then with the insurance bills-

DEBT COLLECTOR'S VOICE

I can sympathize, ma'am but you still have a responsibility to pay off the account in question.

ELDERLY WOMAN'S VOICE

I understand that. I'm just letting you know that I can't make payments right now.

DEBT COLLECTOR'S VOICE

Isn't there anyone you could borrow the money from? A friend? A relative?

ELDERLY WOMAN'S VOICE

No, I'm a widow, you see, my husband passed away last year.

DEBT COLLECTOR'S VOICE  
Ma'am, I could really care less about  
your dead husband. I'm only interested  
in making a payment arrangement.

ELDERLY WOMAN'S VOICE  
I'm sorry, but as I said, I can't  
right now.

DEBT COLLECTOR'S VOICE  
You fucking elderly cunt!

He SLAMS the phone and hangs up on her.

SUPER:

DEBT COLLECTOR: SOMEONE WHO IS EMPLOYED TO RECOVER MONEY  
OWED TO SOMEBODY ELSE.

FADE IN:

INT. UNEMPLOYMENT OFFICE - DAY

The walls are gray and so is the overworked female  
UNEMPLOYMENT AGENT (40).

FRANK CAMPANELLI, (50). Bespectacled, unshaven with a receding  
hairline sits across from her.

He watches as the unemployment Agent unenthusiastically sifts  
through his file.

AGENT  
You do realize your unemployment  
benefits expire next week?

FRANK  
I know, that's why I'm here. I need  
an extension.

AGENT  
You've already reached the maximum  
allowed by law.

FRANK  
Are there any other programs you  
could maybe recommend? My wife and I  
need food...

AGENT  
Did you try the food pantries at  
your local church?

FRANK

They said I'd have to come back in two weeks if we need more food.

AGENT

Have you approached any homeless shelters?

FRANK

They're too far. My wife can't travel, she's sick. Listen, I'm not asking for a handout. I just want a job. Any job. I'll clean toilets, flip a burger, I'll do the God damn windows. I don't care, okay?

AGENT

I'm afraid we don't have anything right now.

The Agent looks up at the wall clock then back at Frank's paperwork.

Frank looks up at the wall clock to see what she finds so interesting.

THE CLOCK

It's 5 minutes to noon - lunch time.

FRANK

I need help. Please, I'm begging you...

A cheerful, intrusive, CO-WORKER sticks her head into the office.

CO-WORKER

Hey! We're going to lunch, you coming? We're taking Shelly over to Olive Garden for her birthday.

AGENT

Won't be a sec.

CO-WORKER

Okay.

She scurries cheerfully back into the corridor.

AGENT

Mister Campanelli, there's nothing I can do.

She begins to casually put away his paperwork into a filing cabinet.

FRANK

I didn't quit my job you know! It was the company that left! They took the jobs, the machines and my pension!

AGENT

There's no need to yell.

FRANK

My wife and I are a week away from eating out of garbage cans because you people can't extend my benefits!

AGENT

If you don't stop yelling, I'm going to call security.

FRANK

I'm sorry. Listen, you have a family, right? You'd do anything to make sure they were taken care of, wouldn't you?

AGENT

Mister Campanelli, I'm afraid I can only recommend that you file a formal request to have your case reviewed.

FRANK

How long will that take?

AGENT

Eight to ten weeks. You should also know that under the new guidelines, I'll have no choice but to recommend that you be denied any further extensions.

Frank shakes in his head in disbelief. He rises from his chair and heads toward the door.

He turns back to the Agent.

FRANK  
I served in the Gulf War. That worth anything here?

AGENT  
I'm afraid Uncle Sam has a short memory.

Dejected, Frank continues out the door.

INT. FOOD SHOPPING CENTER - DAY

Long lines and crowded.

INT. FOOD SHOPPING CENTER - WAREHOUSE - DAY

A boyish young MAN (20) with jet black hair and a deep, intense look finishes driving a forklift.

He climbs off and heads over to a time clock. He grabs his time card and inserts it into the machine.

THE TIME CARD

DING! The bell stamps the time and date for DANNY HOLQUIST.

INT. FOOD SHOPPING CENTER - EMPLOYEE LOCKER ROOM - DAY

Danny finishes tying his sneaker. His supervisor EARL(21), walks in.

EARL  
Holquist, glad I caught ya before ya left. I need you to come in tomorrow and work the third shift.

DANNY  
Wish I could, Earl but I have plans this weekend.

He walks off. Earl follows him.

EARL  
Well, you'll just have to cancel your plans.

DANNY  
Cancel my plans? What're you? My fucking personal secretary?

EARL

Don't be a smart-ass. I'm short handed this weekend. It's triple coupon for Christ's sake.

DANNY

So get Victor to work that shift. I'm sure he could use the extra hours.

EARL

He can't, his kid's sick.

DANNY

I get it. When he's busy he tells you to fuck off. When I'm busy, I'm supposed to bend over and take it in the ass. That right?

EARL

If you don't like working here, Holquist, just give the word and I'll just find somebody new.

Danny stops and turns to Earl.

DANNY

You fat douche bag. I've worked here for over three years. I put in more hours than anybody else and I'm still earning minimum wage. And now you want to can my ass?

EARL

There's the exit. And good luck trying to find a job in this town. Or in this economy.

DANNY

You were an asshole when we were in high school and you're an even bigger asshole now. You and your whole fucking family.

EARL

You can pick up your last paycheck from Donna. In the meantime, I'll need your I-D badge.

Danny pulls it out. He dangles the chain the card is attached to around his finger.

DANNY

You want it? Come and get it.

Earl stands there. He does nothing. Danny grins.

DANNY (CONT'D)

You pussy.

He throws the card at Earl.

INT. SUPERMARKET AISLE - DAY

Danny heads toward the exit with Earl who rushes up behind him.

EARL

Hey, Holquist! If you think you're gonna collect unemployment you can forget it! I'll make sure of that!

Danny ignores the remark. His back to Earl, he runs his arm along a shelf and knocks over canned goods and chips.

He then flips Earl the finger.

EARL (CONT'D)

Yeah, real tough guy. Keep walking tough guy.

INT. PHARMACY - DAY

Frank walks along the aisle. He reaches for a bottle of vitamins under the watchful eye of a SECURITY GUARD.

Frank walks along another aisle. He stuffs a bottle of vitamins into his coat jacket.

EXT. BACK ALLEY TO CHINESE RESTAURANT - DAY

Frank casually stands "reading" a soiled newspaper. He eyes the back door to a Chinese restaurant.

It opens. An elderly Chinese man tosses food into a garbage can and leaves.

Frank races over to the garbage can and grabs the bag of discarded and half eaten food.

EXT. FRANK CAMPANELLI'S TRAILER - DAY

Dilapidated as if someone sat on it. Duct tape keeps the windows in check. A palace of the out of work underclass.

INT. FRANK CAMPANELLI'S TRAILER - DAY

He enters.

INT. LIVING ROOM - DAY

Frank walks in. He stands at the door and walks over to the sofa where his wife MIRIAM (50) sleeps under a blanket.

Miriam slowly opens her eyes. She smiles and removes her blanket to reveal an almost emaciated body.

Frank kneels down beside her. Miriam squints her eyes to get a better view.

MIRIAM

Frank?

Frank plants a kiss on her forehead.

MIRIAM (CONT'D)

How'd it go at unemployment?

FRANK

They're won't extend my benefits.

MIRIAM

Oh, God... Frank.. what're we gonna do for food?

She begins to cry.

FRANK

Miriam, relax. Everything's going to be fine. Look, I brought some food, see?

MIRIAM

We'll be homeless, Frank! I can't live out on the street! I won't! I swear, I'll kill myself!

FRANK

Stop it! We're not going to wind up on the street! You hear me??

She continues to cry uncontrollably. Frank holds her in his arms.

MIRIAM

I'm so sorry, Frank. I wish this were all over. I'm just so scared. I can't help myself. I keep hearing those voices in my head.

Frank passes a gentle hand through her hair.

FRANK

I'm gonna fix this. I swear to you, Miriam.

She calms down.

MIRIAM

I love you so much...

She leans back down onto the sofa. Her hand trembles as she caresses his face.

FRANK

I got your medicine.

MIRIAM

I thought the pharmacy wouldn't give you any more credit?

FRANK

I explained the situation to the store manager. He said not to worry.

Miriam wipes the tears from her eyes. She manages a smile.

MIRIAM

You see, Frank? Didn't I tell you? People are decent if you give 'em half a chance.

FRANK

I'll go get some water.

INT. BATHROOM - MOMENTS LATER

Frank opens the medicine cabinet. It's packed with empty bottles of prescription drugs; XANAX, THORAZINE, PROMOZINE, PHENERGAN... it's a shrine to mental illness.

He quickly opens the bottle of vitamins. He pours them into one of the empty prescription bottles and closes it.

He runs water from the faucet and fills a glass of water.

INT. BEDROOM -- CONTINUOUS

Frank sits beside Miriam. He opens the bottle of bogus medicine and hands her two tablets.

FRANK

Doctor said to be careful. These are really strong.

He watches, tears swelling in his eyes as Miriam swallows the fake medicine.

MIRIAM

You always take care of me.

FRANK

I love you, Miriam. I want you to know that. Always.

They hold on to one another in a loving embrace.

EXT. TRIPLE A COLLECTIONS BUILDING - DAY

Danny pulls up in his car.

INT. DANNY'S CAR - DAY

He grabs the newspaper on the passenger seat and reads the employment section.

INSERT- NEWSPAPER

A large ad reads: DEBT COLLECTORS NEEDED! INTERVIEW AND HIRING ON THE SPOT FOR RIGHT CANDIDATES! TRIPLE "A" COLLECTIONS.

EXCELLENT \$\$\$ POTENTIAL!!

INT. TRIPLE "A" TRAINING ROOM - DAY

The banner above the chalkboard reads: TRIPLE A COLLECTIONS. A group of well-dressed YOUNG PEOPLE sit down.

Danny finds himself a chair and sits beside ANNE MARIE (19), plain, straight oily hair and just attractive enough to warrant a look.

The General Manager, BEN DEMARCO (60), enters the room. He beams a disapproving gaze at everyone.

The crowd starts to notice. The chatter dies down. There's now silence.

BEN

Welcome, I'm Ben Demarco. I'm the owner and President of Triple A Collections. Before we begin, I'd like to know how much do you think the suit I'm wearing cost? Anyone care to guess?

No one raises their hand -- except Danny.

BEN (CONT'D)

Yes?

DANNY

A hundred bucks.

BEN

I'll give you a hint. The designer's name is William Fioravanti.

No answer.

BEN (CONT'D)

You don't know him because you won't find his suits at Sears, JC Penny or any other of those fifth rate, off the rack shit holes. For the record, the suit I'm wearing cost five thousand dollars. That's the kind of money being made here. That's the kind of money you could be making here.

He looks over at Danny.

BEN (CONT'D)

What's your name?

DANNY

Danny Holquist.

BEN

Why did you come here, Mister Danny Holquist?

DANNY

I needed a job.

BEN

You believe in hard work?

DANNY

Yes, Sir.

BEN

Glad to hear it. Each of you here will be given a three month probationary period to prove yourselves. After those three months, ninety-five percent of you will be shown the exit.

He slowly walks along row after row of chairs, eyeing everyone in the room.

BEN (CONT'D)

The fact is debt collection is the fastest growing sector in the financial market today. Mortgage defaults, credit card right offs, bad loans, late payments, finance charges, late fees, over the limit fees, all have created a generation of debtors. And believe me, they can pay. And they do pay. Now, I want to be clear. If you're here to work eight hours a day and collect a paycheck then get out. Ambition is a prerequisite for this job. In return, you will reap the highest commission rates in this business. There are rules and regulations on collecting a debt. It's in your handbook. Read it, sleep with it, memorize it. But get them to pay at all costs. And before they give you some sob story about how they're out of work, or that their cat was run over by a snow blower, just remember they're the ones that put themselves in that situation. End of speech.

He turns to head out toward the door. Danny raises his hand.

DANNY

Excuse me but when do we start training?

BEN

This was your training.

He continues out the door.

INT. FRANK'S BEDROOM - NIGHT

His wife rests in his arms. The glow from the t.v. illuminates the room.

MIRIAM

Frank?

FRANK

Yeah, honey?

MIRIAM

I'm sorry.

FRANK

Sorry? For what?

MIRIAM

That you had to wind up with someone like me.

FRANK

Miriam, don't start that again-

MIRIAM

You could have had a normal wife. A better life... even kids. Who knows what you could have been if you hadn't gotten saddled with me.

FRANK

Know something? You're right! I mean look at me! I'm a God damn specimen of a man!

MIRIAM

Frank, I've asked before not to take the Lord's name in vain, even joking around-

FRANK

Who's joking?

Frank climbs out of bed. He takes off his top and pajamas.

He shakes his buck naked, fifty year old body as if he were performing a vaudeville routine.

Miriam laughs.

FRANK (CONT'D)  
What woman wouldn't want this hunk-a-man? One hundred percent U-S-R-D-A choice man meat!

They both laugh. Frank climbs back onto the bed.

FRANK (CONT'D)  
You listen to me. What I could have been isn't as important as what I am.

MIRIAM  
And what are you?

FRANK  
Your husband.

They kiss.

FRANK (CONT'D)  
Let go of my wiener you dirty old lady.

She smiles.

FRANK (CONT'D)  
Let's get to sleep.

He turns off the lights. The room is pitch black.

MIRIAM'S VOICE  
Frank?

FRANK'S VOICE  
Yeah?

MIRIAM'S VOICE  
You look cute when you dance naked.

FRANK'S VOICE  
Forget it. I only do one show a night.

INT. TRIPLE "A" COLLECTIONS - CALL CENTER - DAY

It's packed with employees as they make their daily calls.

DANNY

Sits at his desk. He leafs through his day's call log. He places on his headset and dials a number. The PHONE RINGS on the other end.

The receiver is picked up.

VOICE ON PHONE

Hello?

DANNY

May I speak with Mister Perez please?

VOICE ON PHONE

Who's this?

DANNY

This is Mister Holquist. I'm calling from Triple "A" Collections. It's in regards to your past due Macy's credit card-

He's hung up on.

WALTER OLENSKY(50), Russian, bald, fat with mismatched checkered shirt and pants two sizes too small. He comes complete with a thick Russian accent.

He slaps Danny on the shoulder.

WALTER

Hello my friend! And how are you doing this morning? You are Danny, yes?

DANNY

Hi.

WALTER

I am Walter Olensky. I am in charge of collections. I am your Supervisor.

DANNY

Hi.

WALTER

So, Danny, how many calls you make today?

DANNY

So far, three.

WALTER

You must make one hundred calls a day.

DANNY

A hundred calls a day? Is that even possible?

WALTER

I make two hundred calls a day.

DANNY

You serious?

WALTER

Last week, I make four thousand in commission.

DANNY

A person can actually make that kind of money here?

WALTER

I own three cars. All Porches. You know why I buy Porches? Because it makes American women horny. They see expensive car their pussies become wet, yes? American women are drawn to expensive cars the way flies are drawn to shit.

He grabs a chair and sits across from Danny.

WALTER (CONT'D)

No worry. I teach you. You look like smart boy. Always remember, be nice to me. I be nice to you. Two way street, yes?

DANNY

Two way street.

WALTER

We talk again soon. You go make calls now. Make money. Oh, and I leave you with tip. When you make calls, you be whoever you wish, yes?

DANNY

I don't follow.

WALTER

You call, you say instead of your name, you say your are police, your are lawyer.

DANNY

Is that legal?

Walter smiles. He rises from his chair, pats Danny on the back and starts to walk off.

WALTER

Two hundred calls, my friend. Per day.

Danny looks over at the other collection agents as they make their calls...

COLLECTION AGENT#1

I'm with the most powerful law firm in the state, Sir. I could have your home repossessed with a single phone call if you don't pay-

COLLECTION AGENT#2

I could have the police arrest you and put your children in foster care. Is that what you want? Then make a payment of three hundred dollars and I won't make that call.

COLLECTION AGENT#3

Fifty dollars isn't enough. You need to make a minimum payment of four hundred. How old are you, ma'am? Thirty-six? If you're still in nice shape you could maybe get a job in a strip club-

Danny opens his book and picks a phone number.

THE BOOK ENTRY:

KOVASH HOROWITZ - (305) 555-5555 - DEFAULT ON MASTER CARD  
\$1,200.00

Danny picks up the phone. He dials. The phone on the other end rings. Someone PICKS UP the receiver on the other end.

HOROWITZ'S VOICE

Hello?

DANNY

Yes, may I speak with Kovash Horowitz?

HOROWITZ'S VOICE

This is Kovash. Who's this?

DANNY

Mister Horowitz, I'm with Triple A Collections. I'm calling in regards to your Mastercard-

HOROWITZ'S VOICE

Yeah, so?

DANNY

It's defaulted to the amount of twelve hundred dollars.

HOROWITZ'S VOICE

Well, shame on me. I'm a naughty boy.

DANNY

This is a serious matter, Mister Horowitz. I've been authorized to accept a single payment of five hundred dollars to bring this account up to date and close it out.

HOROWITZ'S VOICE

Suck my cock.

DANNY

What?

HOROWITZ'S VOICE

You heard me. Suck my FUCKING cock.

DANNY

Mister Horowitz, there's no need to use foul language-

HOROWITZ'S VOICE

I disagree. I think there's an enormous need to use foul language, you stinking little cocksucker.

DANNY

You know, I can arrange to garnish your wages-

HOROWITZ'S VOICE

Bullshit. You'd need a court order for that you worm-like prick. You'd also need a petition filed by your client and proof of ownership of the outstanding account. You got that, you useless piece of steaming monkey shit?

DANNY

All right, you'll be hearing from our attorney-

HOROWITZ'S VOICE

I won't be hearing shit from anybody but the next pathetic asshole who you give my phone number to.

DANNY

Good day, Mister Horowitz-

HOROWITZ'S VOICE

Hey, scumbag. Let me ask you a quick question. What's it like bleeding the dead?

Danny hangs up on him.

INT. FRANK'S BEDROOM - MORNING

The phone RINGS. Frank, still half-asleep reaches for it. He picks up the receiver.

FRANK

Hello?

PORTNEY'S VOICE

Hi, is this Frank Campanelli?

FRANK

Speaking.

PORTNEY'S VOICE

Hi, Frank, my name's Nat Portney. I'm with Vector Welding.

Frank's eyes open wide. He smiles.

FRANK

You're that new company opening up on the other side of town, right?

PORTNEY'S VOICE

Exactly. We'll be opening soon and I found your resume on-line at the Job Bank here in town. I was wondering if you'd be interested in stopping by for an interview.

Frank's eyes open wide. He sits up.

FRANK

Well, sure...what's a good time for you?

PORTNEY'S VOICE

How's two p-m this afternoon?

FRANK

(stunned)  
Two's fine.

PORTNEY'S VOICE

Very good. See you later today.

He hangs up. Frank cracks a smile.

MIRIAM

Who was it?

FRANK

I got an interview. Holy shit, Miriam, I got an interview.

MIRIAM

God heard my prayers, Frank. He heard every word.

Frank looks over at Miriam with a hopeful glance.

FRANK

Honey, this could be it. I get this job, I swear, I'll make sure you get the best doctor, the best medicines—we'll move away from here.

MIRIAM

You'll get it, Frank. I have a good feeling about you.

Frank leaps from the bed.

MIRIAM (CONT'D)

Where are you going?

FRANK

I'm going over to Bill Heffers to borrow a shirt and tie. I'll be right back, okay?

MIRIAM

You don't want breakfast?

FRANK

Hell no. I'm so wound up right now, I can't even eat!

He hugs her.

FRANK (CONT'D)

We're finally getting a break, hon!

He plants a kiss on her lips and bolts out of the trailer.

INT. TRIPLE A CALL CENTER - DAY

CROWDED and LOUD. Danny runs his finger down the list of clients to call.

DANNY'S FINGER

Stops on the name NICHOLAS NICOTERO.

Danny dials a phone number. It RINGS on the other end. A MAN picks up the phone.

DANNY

Mister Nicotero?

NICOTERO'S VOICE

Yes?

DANNY

I'm with Triple-A collections. I'm calling in regards to you making a payment on a loan which you defaulted on, on April twelfth of last year.

Nicotero HANGS UP. Danny hits redial. It RINGS on the other end.

NICOTERO'S VOICE

Hello?

DANNY

Mister Nicotero?

NICOTERO'S VOICE

Yes?

DANNY

Mister Nicotero, I'm with Triple-A  
Collections-

Nicotero hangs up once more. Angry, Danny hits the re-dial  
button again.

Nicotero picks up the phone on the other end.

NICOTERO'S VOICE

Stop calling me!

DANNY

Listen to me, asshole. I happen to  
work for the most powerful law firm  
in the state. You hang up on me one  
more time motherfucker and I'll have  
your ass in jail. Go ahead. Hang up  
and see how fast the police'll be at  
your front door. You owe three  
thousand dollars in unpaid loans.  
And you're gonna pay back every penny.  
You hear me?

NICOTERO'S VOICE

I paid back that loan five years  
ago! The collection agency promised  
they'd update my credit record!

DANNY

You have a proof of payment?

NICOTERO'S VOICE

I don't keep receipts that old!

DANNY

Mister Nicotero, I'm a law enforcement  
official. Do you know what the penalty  
is for lying to a law enforcement  
official?

NICOTERO'S VOICE

Well, sir... I'm not lying. I don't  
have much money.

DANNY

Mister Nicotero, I can just as easily drive out there and arrest you myself. I am authorized by your local municipality to collect debts in person.

NICOTERO'S VOICE

No, don't do that! Please, I don't want any trouble!

DANNY

You think I want to? I'm trying to help you.

NICOTERO'S VOICE

By taking food from my mouth?

DANNY

Have it your way, Sir. I'll be stopping by this afternoon with the county sheriff to have you arrested.

NICOTERO'S VOICE

No, please, don't!

DANNY

Than make a payment. Make a payment and I'll make sure no one comes knocking on your door.

NICOTERO'S VOICE

All right, all right.

DANNY

One hundred and fifty dollars will be the minimum due on this account.

NICOTERO'S VOICE

That's too much! I won't be able to make ends meet by the end of the month!

DANNY

All right, one hundred. I'm in a generous mood. I'll also be mailing you a form so we can deduct that same amount monthly from you checking account. It'll save us both a phone call.

NICOTERO'S VOICE

Yes, yes. Thank you for understanding.  
God bless you.

DANNY

Yeah, right. You have a nice day,  
Sir.

He hangs up the phone.

DANNY (CONT'D)

Fucking asshole.

Danny picks up the phone and begins dialing his next victim.

DANNY (CONT'D)

Hello? Can I speak to Jose Perez?  
Mister Perez, I'm calling from Triple  
"A" Collections in regards to your  
don't hang up, Sir. If you hang up,  
I'm authorized to have you arrested.  
Yes, Sir, that's right. I  
can have you arrested-

JUMP CUT:

DANNY (CONT'D)

Is this Mister Carl Pefferberg? Mister  
Pefferberg, I'm with the Iowa State  
Attorney's General Office. We're  
calling to collect on your Visa  
account which is delinquent. I should  
advise you, Sir, I can have you placed  
in jail-

JUMP CUT:

DANNY

Is your mommy home? Okay, how old  
are you sweetie? Do you have a pet?  
You do? Then tell mommy that if we  
don't see a payment of eight hundred  
dollars we'll have to take your puppy  
away. No need to cry, I'm sure your  
mommy can get the money. Tell her to  
call Police Officer Danny Holquist.

JUMP CUT:

DANNY (CONT'D)

The fact you have terminal cancer doesn't excuse you from paying your debt, Sir. How'd you like to spend what little time you have left in jail?

INT. VECTOR WELDING - RECEPTION - DAY

Frank wears a black suit -- slightly torn and faded. He's been out of the job scene for a while and it shows.

Surrounding him are other job candidates -- all in their 20's and wearing clean suits.

Frank notices. He tries nonchalantly to brush off the dust from his sleeve and tuck in a torn section of his suit under his armpit.

RECEPTIONIST

Frank Campanelli?

FRANK

Here.

RECEPTIONIST

Mister Kovas will see you now.

INT. INTERVIEW OFFICE - DAY

Frank walks in. He snaps a stunned gaze at the hiring manager:

PORTNEY KOVAS (25), a child compared to Frank. Portney is clean shaven, short hair and is one step away from sucking on a lollipop.

KOVAS

Mister Campanelli? Have a seat. I'm Kovas Portney.

Frank shakes his hand and sits down.

KOVAS (CONT'D)

Thanks for coming by.

Kovas' eyes alternate between Frank's application and Frank's appearance.

KOVAS (CONT'D)

Over twenty years experience in arc welding. That's great. You also do a bit of computer programming?

FRANK

Yes, Sir.

KOVAS

Wow. You're a gulf war veteran?

FRANK

I served three tours before I was honorable discharged with the rank of Major.

KOVAS

Cool. Hey, you ever play Ghost Recon?

FRANK

Never heard of it.

KOVAS

You'd love it. It's awesome. It's an on-line video game. Sometimes, I spend hours on it, I shit you not. I bet it's just like killing real people. You should try it some time.

FRANK

Yeah. Killing people's cool. I get goose bumps just thinking about it.

KOVAS

Yeah-

FRANK

I mean, man, all that fucking carnage. Seeing the enemy go through that meat grinder.

KOVAS

Uhuh, well-

FRANK

Seeing a soldier get his legs blown off because he was looking for a land mine made out of iron when instead it was made out of cardboard and didn't show up on his metal detector.

KOVAS  
Mister Campanelli-

FRANK  
But my favorite part of killing is watching the enemy rape some villager's three year old daughter right in front of him then put a bullet in his head so the last thing he'll see is his dead kid! Shit, man! That's SO FUCKING AWESOME!! They have that in the video game?!

Kovas is stunned. He just barely manages a grin.

KOVAS  
Right... anyway, Frank thanks for stopping by. We'll get in touch if we're interested.

FRANK  
Thank you for your time.

Frank calmly rises from his chair and walks out.

EXT. VECTOR WELDING BUILDING - DAY

Frank emerges. He breathes heavily as he plants himself on a bench outside the building.

He stares at both his hands. He watches as they tremble.

FADE TO BLACK:

SUPER: THREE MONTHS LATER

FADE IN:

INT. TRIPLE "A" BUILDING - CAFETERIA - DAY

Danny sits alone eating his lunch when a clerk tosses an envelope onto the table.

Danny opens the envelope and gazes at the paper.

DANNY'S PAYCHECKS

Two of them. One reads: BASE SALARY NET: \$300.00. The other reads: COMMISSION FOR MONTH OF MAY NET: \$2,575.00

Danny smiles to himself.

DANNY  
Fuckin' "A".

Anne Marie sits down beside Danny, crying.

DANNY (CONT'D)  
You okay?

ANNE MARIE  
I just got my ass canned.

DANNY  
Let me guess, you didn't make your quota again.

ANNE MARIE  
I can't do it. I can't keep calling all those people. I called one lady who owed half a million in medical bills. Her six year old died of leukemia a week ago.

DANNY  
Or she was just giving you some bullshit story so you'd feel sorry for her and stop calling.

ANNE MARIE  
I had all her billing records. It was all true. Here I am trying to collect money from people still grieving.

DANNY  
The key's not to think of them as people. To me it's just a voice on the end of the line and that's it. They might as well be cattle. Nine out of ten deserve what they get. Borrowing money you can't pay back. Sucking the life out of the economy. Man, that's not just stupid that's just fucking arrogant.

Anne Marie ignores Danny's remark. She eyes the other employees eating in the cafeteria.

ANNE MARIE  
Have you looked around here? No one ever smiles. It's like working in a cancer ward.

She regains her composure. She wipes the tears from her face. She stands up and puts on her coat.

ANNE MARIE (CONT'D)  
There's one good thing about getting  
fired from this place.

DANNY  
Yeah?

ANNE MARIE  
I won't miss it.

She walks off.

INT. SUPERMARKET - DAY

Frank walks along the frozen food section. He checks to see if anyone is watching.

He opens the freezer door and stuffs his open jacket with bags of frozen foods.

EXT. SUPERMARKET - DAY

The doors to the supermarket open automatically. Just as Frank emerges a hand grabs him by the shoulder.

Frank turns to find not only one but three Security guards behind him.

INT. SUPERMARKET - MANAGER'S OFFICE - DAY

Frank sits in a chair. The supermarket MANAGER (60), enters. He sighs as he sits across from Frank.

MANAGER  
I don't have time for this shit so  
I'll make a deal with you. How about  
you never set your ass in here again  
and I let you go?

FRANK  
That... sounds fair.

MANAGER  
Get the fuck out.

Frank slowly rises from his seat and leaves.

INT. FRANK'S TRAILER - KITCHEN - DAY

The PHONE RINGS. Miriam, dazed from depression, shuffles her way over to the phone.

She picks up the receiver.

INTERCUT - DANNY AND MIRIAM

MIRIAM

Hello?

DANNY

Hello, can I speak to Frank Campanelli?

MIRIAM

He's not here right now.

DANNY

Well, who are you?

MIRIAM

I'm his wife.

DANNY

Well, ma'am, I calling in regards to your mortgage. I'm with Triple A Collections. We uh... recently bought your mortgage.

MIRIAM

But I thought our bank still owned our mortgage.

DANNY

Not anymore ma'am. Our company-  
(clearly making this  
up)  
Bought your mortgage through the "Buyer Mortgage Act." It was ratified by congress just a few days ago.

MIRIAM

Oh, no...

DANNY

Now, we're already in proceedings with evicting you and your husband from the premises unless we can come to some arrangement.

MIRIAM

My husband and I aren't working right now-but my husband is out looking for work.

DANNY

Ma'am, do I sound like I give a shit? You're six months behind. You think it's fair that people have to pay higher taxes to pay out your mortgage, ma'am?

MIRIAM

No-

DANNY

So, please don't bullshit me, ma'am.

MIRIAM

I'm sorry...maybe if you call back later when he gets home, you could talk to him-

DANNY

I'm talking to you, you fuck!

MIRIAM

I-I...

DANNY

Have you ever been in jail? You know what they do to women there? They get raped in the ass!

MIRIAM

(sobbing)

Please, no...I don't want to go to jail...

DANNY

I've been pretty patient with you, ma'am. I'm giving you an opportunity to make amends on money you and your husband had no right to borrow.

MIRIAM

(still sobbing)

I'm so sorry...

DANNY

People like you are a drain on society. You know that? You suck the future right out of America's pockets and think you can get away with it. Well, guess what? I'm gonna stay right on top of you until you pay up. You hear me?

Miriam tries to respond. She can't. She's utterly terrified and falling apart.

DANNY (CONT'D)

You took from Uncle Sam and you expect him to foot the bill?? No fucking way lady! No-fucking-way! Not on my watch!

MIRIAM

I should just kill myself...

DANNY

Great idea. You do that. It'll save us all a lot of trouble. No one's gonna shed a tear, so be my guest. We better have a cashiers check for three grand by the end of the week otherwise you and your husband'll be out on your ass. You'll have our bill at the end of the week. Stupid bitch.

He hangs up. Miriam lets the phone fall from her hand.

MIRIAM

Kill myself...

INT. FRANK'S TRAILER - KITCHEN - NIGHT

Emotionless and expressionless, Miriam wanders quietly about the kitchen with a zombie-like shuffle.

THE KITCHEN DRAWER

Miriam slides it open. She pulls out a VERY LARGE carving knife.

INT. BEDROOM

Miriam ties a power cord around her forearm and makes a fist. Blood engorges the veins beneath her skin turning it red.

She plunges the carving knife into her forearm and cuts open her flesh length-wise.

Blood explodes from her veins.

INT. HOUSE - NIGHT

The doorbell RINGS. MARGARET HOLQUIST (50), broad shoulders with an ass to match. She opens the door to find Danny outside.

MARGARET

Hey, sweetie!

INT. THE HOLQUIST DINING ROOM - NIGHT

At the head of the table is Danny's father, CARL HOLQUIST (60), firm and fit with a Marine tattoo across his arm.

Also sitting at the table is Danny's sister, ERIN (17). Braces and overweight.

CARL

Your mother tells me you found a job? Something to do with collections?

DANNY

Yes, Sir.

CARL

So how's that work? You call people who owe money and ask them to pay?

DANNY

Pretty much.

CARL

Pretty much? Do you or don't you?

DANNY

Yes, Sir.

CARL

Pay good?

DANNY

Yes, Sir.

CARL

How much they pay you over there?

MARGARET

Now, Carl, it's none of our business  
how much Danny makes-

CARL

I wasn't talking to you. So keep  
your God damn mouth shut.

(to Danny)

So how much?

DANNY

Well.. I get a base salary plus  
commission. I pulled in almost two  
grand last week.

CARL

(to Margaret)

He's a grown man. If it were up to  
you, you'd still be breast feeding  
him.

DANNY

Don't talk to her like that.

CARL

What did you say?

DANNY

...Nothing.

CARL

So, how are you doing at this job?

DANNY

I've been the top earner for the  
past month.

ERIN

And if they can't pay? What then?

DANNY

Huh?

ERIN

What if the people you call can't  
pay? What happens then?

DANNY

We have all sorts of programs that  
help them rebuild their credit rating.

ERIN

There have to be people who just can't pay. You let them off, right?

DANNY

In those cases we take them to court.

ERIN

So, you sue people with no money to get their money. That makes no sense.

DANNY

No one asked your opinion.

ERIN

Donna Prins at school told me that she overheard her bank manager telling her mom he'd give her an extension on her mortgage if she slept with him.

MARGARET

Erin!

CARL

That's enough.

He beams an intense glance at Danny.

CARL (CONT'D)

Money earned dishonestly isn't worth earning. Remember that.

DANNY

Yes, Sir.

INT. FRANK CAMPANELLI'S TRAILER - DAY

Frank pulls up in his car.

INT. FRONT DOOR -- MOMENTS LATER

The door opens. Frank enters.

FRANK

Sweetie!

No response.

FRANK (CONT'D)

Hey, honey?

He enters the bedroom.

INT. BEDROOM -- CONTINUOUS

Miriam's body lies dead on the blood soaked bed. Frank slowly walks over to her.

He runs a trembling hand across her face. Tears stream from his eyes. He falls off the edge of the bed in shock.

He covers his face in disbelief.

INT. HOLQUIST HOME - GARAGE - NIGHT

Danny and his father Carl step inside. Carl lights up a cigarette.

CARL

I come here every now and again. You know how your mother hates it when she sees me smoking.

DANNY

Yes, Sir.

CARL

You seeing anyone?

DANNY

No, Sir.

CARL

That's good. Don't ever let pussy distract you from your goals.

DANNY

I haven't forgotten, Sir.

CARL

I'm glad you found a job. You might find this hard to believe but it broke my heart kicking you out of the house.

DANNY

I deserved it, Sir.

CARL

Damn right you did.

He holds out a bottle of beer to him.

DANNY

I don't drink or smoke, Sir.

CARL

Good. Discipline is what I like to hear. Remember what George Washington said about discipline-

DANNY

"It's the soul of an army. It makes small numbers formidable, procures success to the weak and esteem to all."

CARL

Exactly. Well, okay. I'm glad we had this conversation.

DANNY

Me too, Sir.

They shake hands.

CARL

Your mother'll be waiting for us inside.

DANNY

Tell you what. Why don't you let me bring the beer in.

CARL

All right, I'll see you inside.

DANNY

Here, gimme yours. I'll take it in for you.

CARL

Thanks.

He hands Danny his bottle and walks out of the garage. Danny steps over to the garage refrigerator and pulls out a six pack.

He grabs his father's beer and spits in the bottle.

INT. HOLQUIST KITCHEN - NIGHT

Margaret washes the dishes when Carl walks in.

MARGARET

I'll have dessert out in a few minutes.

CARL

That's fine.

MARGARET

You and Danny have a nice talk?

CARL

It was productive.

MARGARET

That's good to hear.

CARL

I know you're still angry with me.  
For throwing him out.

She ignores the comment and continues to wipe a dish.

CARL (CONT'D)

I don't trust him.

MARGARET

He's gotten himself a job, a steady paycheck and a place of his own.

This might come as a shock to you but he's actually gotten his act together.

CARL

You still haven't forgotten what he did to that ten year old? He didn't just beat him, he practically tore his face off.

MARGARET

Enough!! He paid for what he did! We all did! He's your son God dammit. You're his father. Start acting like one.

She drops a plate. Pieces of china spill out across the floor. Carl leans down to pick up the pieces.

MARGARET (CONT'D)

Don't bother. I'll clean it.

Carl nods, approvingly. He turns and heads toward the kitchen door.

MARGARET (CONT'D)

Carl.

Carl turns to her.

MARGARET (CONT'D)

Don't you ever tell me to shut up in front of the children. Ever. You hear me?

Carl says nothing. He turns and walks out.

EXT. FRANK'S TRAILER - DAY

Police and ambulance are parked outside.

INT. FRANK'S BEDROOM -- CONTINUOUS

Filled with police. Frank holds Miriam's hand, oblivious to the authorities around him.

STATE TROOPER GIL NUEBERG (60), gray hair with broad muscles and in great shape for his age.

He steps over to Frank and places a consoling hand on his shoulder.

NUEBERG

Mister Campanelli?

Frank doesn't respond.

NUEBERG (CONT'D)

It's time. They have to take her.

Frank takes Miriam's hands and gently places them to her chest.

NUEBERG (CONT'D)

Please, Sir. Come with me.

He eases Frank out of the room. The Medics enter and begin the process of moving Miriam's body.

INT. FRANK'S LIVING ROOM - DAY

Nueberg sits across from Frank.

NUEBERG

I'm sorry for your loss.

FRANK  
... Thank you.

NUEBERG  
Frank, is it?

FRANK  
Yeah, yeah.

NUEBERG  
I'm State Trooper Gil Nueberg. Can I call you, Frank?

Frank nods yes.

NUEBERG (CONT'D)  
Listen, Frank. Is there anyone you can stay with for a while? A relative, friend, neighbor?

FRANK  
No, no one. It was just my wife and me.

Miriam's body is rolled out in a body bag. Frank watches. Grief stricken, he closes his eyes.

NUEBERG  
Frank, I don't like the idea of you being alone right now.

FRANK  
I'll be okay.

NUEBERG  
You know, we have grief counselors-

FRANK  
No counselors. I just want to be left alone.

NUEBERG  
All right.

Nueberg reaches into his pocket and hands Frank a card.

NUEBERG (CONT'D)  
Listen, if you need anything, even if it's just to talk, call me. I don't sleep much so you won't be interrupting anything.

FRANK

Thank you.

NUEBERG

Again, I'm so sorry for your loss.

He walks out with the medics and closes the door behind him.  
The trailer is silent. Frank slowly walks toward the bedroom.

INT. FRANK'S BEDROOM

Frank stands at the doorway, bereaved. He gazes at a section of the bed that's covered with blood.

He lies down on the bed and grabs Miriam's sweater. He smells it. He weeps.

INT. COFFEE SHOP - DAY

Danny walks in. He steps up to order when he spots Ann Marie behind the counter -- and she looks gorgeous.

ANNE MARIE

Hey, Danny!

DANNY

Anne Marie? I'll be damned.

INT. COFFEE SHOP - LATER

Danny sits with Ann Marie.

ANNE MARIE

They only give fifteen minute breaks,  
so I can't stay long.

DANNY

You look great, seriously.

ANNE MARIE

I feel great ever since I left Triple  
AAA Collections. Fucking job was  
sucking the life out of me.

DANNY

Most job'll do that to you.

ANNE MARIE

No, Danny. Most jobs don't. Most jobs don't require that you add to the suffering of other people. I was a vulture picking away at the flesh of dead animals.

DANNY

Let's not get melodramatic here.

ANNE MARIE

I'm happy you found a job where you fit in. I really am. At the same time I feel sorry for you.

DANNY

Sorry for me?? No offense but I'm not the one earning just over minimum wage in some greasy dive just outside of town.

ANNE MARIE

I sleep better, I eat better and I'm happy. I'll take a greasy dive over a blood bank any day.

DANNY

Come on, I didn't mean for it to sound insulting.

ANNE MARIE

You're a smart guy. You could do a lot better than calling up people suffering just to get their money.

DANNY

It's more than that.

DINER OWNER'S (O.S.)

Yo! Anne Marie! Break's over!

ANNE MARIE

Listen, I gotta go. I'll see you around, okay?

DANNY

Sure.

She gets up to leave. Danny eyes her. He's clearly attracted to her.

DANNY (CONT'D)  
Ann Marie?

ANNE MARIE  
Yeah?

DANNY  
Never mind.

INT. TRIPLE "A" COLLECTIONS - CALL CENTER - DAY

Danny sits down at his cube. He logs on to his pc.

INSERT - LCD MONITOR

Ripples of information scroll across the screen. The name FRANK CAMPANELLI appears.

DANNY  
You again. Time for your monthly  
follow up you dead beat.

He dials Frank's number.

INT. FRANK'S TRAILER - LIVING ROOM - MORNING

The PHONE RINGS. Frank opens his tired eyes. He slowly picks up the receiver.

FRANK  
Hello?

DANNY'S VOICE  
Hello, may I speak with Frank  
Campanelli?

FRANK  
Speaking.

DANNY'S VOICE  
Mister Campanelli, I'm calling from  
Triple A collections. I spoke with  
your wife.

FRANK  
You spoke with my wife? When?

DANNY'S VOICE  
Last week. I was calling about your  
mortgage. I wanted to give you both  
an opportunity to start making payment  
arrangements.

FRANK

Payment arrangements? What did you say to her?

DANNY'S VOICE

I told her what I'm telling you now. Either you start making payments or I'll have you both evicted from the premises-

FRANK

Jesus, you told her that?? Why?? Why would you terrify someone with that??

DANNY'S VOICE

Listen, pal, she'll get over it, so relax-

FRANK

She's dead!

DANNY'S VOICE

Excuse me?

FRANK

Oh, God... sweet Jesus. That's why she.. you son of a bitch... you son of a bitch!!

DANNY'S VOICE

Sir, I'm willing to accept a three thousand dollar payment for now but can't hold off the police-

FRANK

It was you!! You killed her!! You son of a bitch!!

DANNY'S VOICE

Killed who?

FRANK

My wife!! That call you made... she killed herself because you threatened to put her out on the street!!

DANNY'S VOICE

Nice try, Sir. But lying won't change the fact you have an outstanding debt.

FRANK

She was sick!! She needed help and you killed her!! What's your name!? Where are you calling from you piece of shit?!

DANNY'S VOICE

Listen-

FRANK

I'm gonna find you! You hear me you son of a bitch?! I'm gonna find you!! I'm going to be a raging storm in your fucking life!!

DANNY'S VOICE

Sure, right; raging storm. Listen tough guy, you know who you're fucking with? I can have you and that dim light bulb you call a wife kicked out on the street. You either pay up or get ready to feel the law crawling up your ass. I sent out your bill three days ago so use it.

FRANK

Your murdered my wife, motherfucker! I'll find you! I swear to God I'll find you!!

INT. TRIPLE "A" CALL CENTER - SAME TIME

Danny grins to himself. He hangs up.

DANNY

White trash America.

INT. FRANK'S BEDROOM - DAY

Frank's on his knees, motionless and distraught. Tears from his eyes drip on to the phone that rests on his lap.

INT. BEN DEMARCO'S OFFICE - DAY

Walter enters.

WALTER

Hey, Benny. You wanted to see me, yes?

BEN

When you came to this country, you could barely put two words together. I hire you, I train you. I even advance you money so you can get back and forth to work the first few months from that shit hole basement apartment. And this is the thank you I get? Getting picked up on some coke rap sucking on some guy's dick behind a truck stop. And using company money to do it. For what I did for you, you should be sucking my dick, not some Mexican punk's.

WALTER

Benny, you have it all wrong-

BEN

Just shut the fuck up, Walter! Just sit there with your mouth closed!

He tosses a folder with a police logo to Walter who opens it.

BEN (CONT'D)

We're a small hick town, Walter. I know the cops and they know me. It also helps that I own the mortgage of the arresting officer who nailed your ass. That's the only reason they cut you loose. As a favor to me.

WALTER

Benny, I good worker for you. I work twice as hard for you, yes? You don't fire me, okay?

BEN

You're gonna pay back every penny you stole. Otherwise, you can start greasing up that asshole of yours 'cause it won't be a dick up your ass but my foot. Then I'll have you deported back to that Russian pig farm you came from.

WALTER

Okay, Benny. You are so nice to me, Benny. I promise I will pay you back.

BEN

Also, you're no longer the floor supervisor. I've decided to give the job to Danny Holquist. You're back to second shift making collection calls starting on Monday.

Walter stares at Ben, stunned.

WALTER

But... that would make Danny my boss.

BEN

Well, I'll be darned. So it would. Now get the fuck out of my office.

Walter nods, reluctant. He opens the door to Ben's office and leaves.

INT. TRIPLE "A" CALL CENTER -- MOMENTS LATER

Walter, now disgruntled, stands at the entrance to the calling center. He turns his predatory eyes at Danny.

INT. TRIPLE "A" CALL CENTER - CORRIDOR - DAY

Walter stands in front of a door. The sign on it reads:

DIGITAL RECORDS. Walter steps inside.

INT. TRIPLE "A" COLLECTIONS - DIGITAL RECORDS CENTER

Walter walks over to a bearded I-T TECHNICIAN (40) who sits behind a pile of computers eating a sandwich.

IT TECH

Hey, Walter what's up, man?

WALTER

Listen, Danny Holquist asked me to stop by and pick up his month's recordings. You know, he wants to review... for training.

IT TECH

No problem.

Walter spots burn marks on some of the equipment.

WALTER

What happened here?

IT TECH

Can you believe that shit? Had a major power surge last night. Knocked out the back up server. Wiped out the entire recording and customer database.

WALTER

Then how are you able to get Danny's recordings?

IT TECH

By downloading from the primary server. We'll be fine once the backup's up and running.

WALTER

When will that be?

IT TECH

As soon as Benny pays the hundred grand for the replacement. Which I hope is soon 'cause the hard drive on the primary's fillin' up fast. There you go.

He tosses Walter a CD. Walter gazes at it and cracks a devilish grin.

INT. FRANK'S LIVING ROOM - NIGHT

Frank sifts through stacks and stacks of mail. He spots an envelope.

THE ENVELOPE

RETURN ADDRESS: TRIPLE-A COLLECTIONS 111 MILWAUKEE PARK,  
FAIRBANK, IOWA, 50629.

Frank grabs the phone and dials.

OPERATOR'S VOICE

Triple "A" Collections, how may I direct your call?

FRANK

Yes, hello, is there Danny Holquist?

OPERATOR'S VOICE

Hang on a moment, Sir. I'll transfer you to his extension.

## DANNY'S VOICE

You've reached Danny Holquist at extension three-five eight. If this is regarding a past due account, please leave your name and account number and I will return your call at my earliest convenience-

Frank slams the phone onto the receiver. He throws the phone against the wall and screams.

## INT. CLOSET - DAY

Frank reaches inside and pulls out long, leather bag.

## THE BAG

Has the emblem of a military cavalry with an American eagle clutching an American flag in its talons.

He opens the bag and removes a rifle. He stares at it. He places the weapon back in the bag.

There's a KNOCK at the door.

## EXT. FRANK'S TRAILER - DAY

Frank opens the door. State Trooper Nueberg stands outside. He holds several large bags of food.

## NUEBERG

Hi. Listen, I was in the neighborhood, I thought maybe you could use a few groceries.

Frank stares at him, perplexed over the unexpected gesture.

## NUEBERG (CONT'D)

Bags are a bit heavy.

## FRANK

Huh? Oh, sorry.

Frank opens the door and lets him in.

## INT. FRANK'S KITCHEN - DAY

Frank and Nueberg walk in.

## FRANK

You can put them anywhere.

Nueberg places the bags onto the kitchen table.

NUEBERG  
How you holding up?

FRANK  
(stares at groceries)  
I'm okay. You didn't really have to  
go out of your way-

NUEBERG  
It's okay, really. I also came by to  
see if you'd like to have dinner.

FRANK  
I've uh... I have some things to tie  
up since, Miriam...

NUEBERG  
I understand. Listen, the community  
outreach center has a grief counseling  
session every Thursday. I can drive  
you there anytime you think you're  
ready to talk.

FRANK  
Thanks.

NUEBERG  
I'm not trying to interfere in your  
life, Frank.

FRANK  
I know.

NUEBERG  
There's no shame in needing help.

FRANK  
And I really appreciate what you're  
trying to do, but I just want to be  
left alone. Please, just leave me in  
peace.

NUEBERG  
All right, Frank. If that's what you  
want.

FRANK  
It's what I want.

NUEBERG

You have my name and address if you  
want to talk. You have a good night.

He tips his trooper hat to Frank and leaves.

INT. DANNY'S BEDROOM - DAY

He rises out of bed.

INT. DANNY'S KITCHEN - DAY

Having breakfast, Danny checks his messages.

DANNY'S VOICE

Hi, you've reached the desk of Danny  
Holquist-

Danny hits the pound key on the phone.

DIGITAL VOICE

You have three messages-

Danny taps the pound key again.

FRANK'S VOICE

I'm coming for you.

The message ends. Danny taps the pound button to retrieve  
his second message.

DIGITAL VOICE

Message number two.

FRANK'S VOICE

I'm coming for yooooooooou.

Danny taps the pound button for the third and last message.

DIGITAL VOICE

Message number three.

FRANK'S VOICE

I'm coming for you. I told you I'd  
be a raging storm in your life.

EXT. GUN SHOP - DAY

Frank drives up and parks outside the store.

INT. GUN SHOP - DAY

A huge American flag hangs above the gun shop. The words LOVE IT OR LEAVE IT are printed across its red, white and blue stripes.

The shop owner EDDIE (50), pure red neck sits behind the counter. Frank walks over to him.

EDDIE

Holy shit. Frank. Where you've been hiding? I'm so sorry about Miriam.

FRANK

Listen, Ed, I need a favor.

EDDIE

Anything, man. Just name it.

FRANK

I thought I'd do some deer hunting. I need some five point six millimeter ammo. And a few other things. Like some hand grenades, flares and a field kit.

EDDIE

Bit of an overkill for hunting deer don't you think? Unless you're expecting the fucker to fire back.

FRANK

Listen, Ed, fact is I can't pay for any of it.

EDDIE

Oh. Listen, Frank, I'd love to help you out but I'm hurting. Business is shit-

FRANK

Don't hand me that business is low shit, Ed. Not now. You want to use that excuse maybe you should have parked your Jaguar in the back next to your God damn B-M-W.

Ed says nothing. Reluctantly, he reaches for the ammo and the rest of the items.

FRANK (CONT'D)

Thanks. And I need some cash.

EDDIE  
Jesus, Frank. How 'bout I just give  
you my first born too while you're  
at it?

FRANK  
I figure a thousand should do it.

EDDIE  
I don't have it. I swear on my  
mother's grave.

FRANK  
Does Doris know you're fucking that  
seventeen year old from Hall's liquor  
store?

EDDIE  
Why you hurting me like this, Frank?  
What I ever do to you? I've always  
been a good friend to you, haven't  
I?

FRANK  
A thousand dollars, Ed.

Reluctant, Frank opens up his cash register. He pulls out  
the cash and slides it across the counter to Frank who takes  
it.

Frank barges out of the store. The door SLAMS behind him as  
he leaves.

EDDIE  
You're welcome.

INT. TRIPLE "A" CALL CENTER - DAY

Danny sits at his desk. Walter slides his seat over.

WALTER  
And how was lunch, my friend?

DANNY  
It was okay. Listen, Walter, I didn't;  
that is; we didn't get a chance to  
talk about my promotion. Listen man,  
I just want you to know I wasn't  
after it. Ben just sprung it on me-

WALTER

It is all right, my friend. You make more money for company than I do. You deserve everything you get.

DANNY

You're not pissed?

WALTER

My friend, you let me know if I can help you settle in with new job, yes?

DANNY

Cool. You're a real pro, Walter. You know that?

Smiling ear to ear, Walter pats Danny on the back and walks off.

WALTER

(sotto; to Danny)

You motherfucker.

Danny looks over at his phone and spots the message indicator again. He puts on his headset and hits the play button.

FRANK'S VOICE

I'm coming for you. You're about to have your whole miserable life turned inside out you miserable fuck.

INT. BEN'S OFFICE - DAY

Frank's threatening message is played back...

FRANK'S VOICE

I'm gonna make an example of you!  
I'm coming!! You hear me!?

Ben taps the stop button on the digital player.

BEN

So what is it you want me to do?

DANNY

How about adding a few extra guards around the place? Calling the police in the area? Let them know this guy's coming here?

BEN  
This guy's just blowing off steam.

DANNY  
I don't think so.

BEN  
What're you? All of a sudden you're  
a psychiatrist?

DANNY  
He says his wife killed herself  
because of me.

BEN  
That's enough! I don't want to hear  
that! You don't talk that shit in  
this office!

DANNY  
You haven't heard a word I just said.

BEN  
You're six months away from earning  
a six digit salary. You're going to  
just throw it all away for some nut  
who's been making threats my ten  
year old daughter wouldn't take  
seriously!?

DANNY  
If you won't do something about this  
guy then I will.

He storms out.

EXT. TRIPLE "A" CALL CENTER -- CONTINUOUS

Danny flips open his cell phone and dials.

DANNY  
Yes, I'd like the number to the  
Milwaukee police--

INT. MILWAUKEE POLICE STATION - DAY

Officer Nueberg walks in. Another OFFICER shouts out to him.

OFFICER  
Hey, Gil!

He races over to him.

OFFICER (CONT'D)

You were on that call with the guy  
who's wife killed herself last month,  
right?

NUEBERG

Frank Campanelli.

OFFICER

Right, that guy.

NUEBERG

What about it?

OFFICER

Got a call from some guy named Danny  
Holquist over in Fairbank, Iowa.  
Says your Frank Campanelli's been  
leaving threatening messages that  
he's gonna kill him.

INT. NUEBERG'S OFFICE - LATER

Nueberg dials his phone. Danny picks up on the other end.

NUEBERG

Mister Holquist?

DANNY'S

Yes?

NUEBERG

State Trooper Nueberg returning your  
call.

DANNY'S

Listen, this guy, Frank Campanelli's  
coming to kill me. He's out of his  
mind. I need help out here.

NUEBERG

Could you explain why Mister  
Campanelli would want to harm you?

DANNY

He... uh, blames me for his wife's  
suicide.

NUEBERG

Mister Holquist, you should really be consulting a lawyer. All I can do is recommend you file a restraining order-

DANNY

Fuck your restraining order!! This motherfucker's coming to kill me!

NUEBERG

You say he blames you for his wife's suicide? In what way?

DANNY

I don't know! It might have been something I said.

NUEBERG

Said? What is it you do for a living?

DANNY

I'm a debt collector.

NUEBERG

So you work for a collection agency.

DANNY

Yeah, so?

NUEBERG

Can you remember what you said that might have upset Mrs. Campanelli?

DANNY

Absolutely nothing. I was a perfect gentleman. Professional all the way through. I gently reminded her that she and her husband needed to start paying back the money they owed. I went out of my way to offer her many of the various payment options opened to them.

NUEBERG

Wow. You sound like a sincere guy. Where were you during my divorce?

DANNY

You being a smart ass with me?

NUEBERG

Mister Holquist, if you really believe you're in danger, I'd call your local police there and let them know of the situation. How's that?

DANNY

That's it??

NUEBERG

No. If I were you, I'd find another line of work. No offense but you don't sound like the sympathetic type.

DANNY

No one's chasing me from my job! I have rights! You don't alert your superiors, I swear, I'll have your badge, your bank account and all the spare change in your pocket!

NUEBERG

I'm not one of your collection calls. I'd be careful how you threaten a police official.

DANNY

I'm sorry. Please, I need something to be done about this guy.

NUEBERG

All right. I'll alert the police there for you, make them aware of the situation.

DANNY

Thanks.

NUEBERG

In the meantime, I recommend you stay away from your job until the situation's resolved.

DANNY

I told you, I won't be intimidated. I can't do that. I won't. I just want protection.

NUEBERG

Suit yourself. But if this guy does show up, he might hurt someone else. In which case you could be held responsible.

Danny hangs up.

NUEBERG (CONT'D)

A real sweetheart.

EXT. BACK ROAD - DAY

Frank turns his car off the road and into an open patch of forest.

EXT. OPEN FIELD - DAY

He emerges from his car with his rifle. He opens the box of ammo, loads his cartridge then slams it into his M-16.

He walks along a thick patch of trees and brush. He stops.

A DEER

And several bucks forage quietly.

Frank raises his machine gun. He aims to fire. He hesitates. The deer spot him.

Frank tries to shoot but he can't bring himself to do it.

He lowers his M-16 and releases an exhale, relieved he couldn't pull the trigger and take a life.

THE DEER

Tilts its head at Frank, as if agreeing with the decision. It watches Frank get back in his car and drives off.

INT. BAR - NIGHT

Danny walks to the rear of the bar. There, several seedy MEN let him pass into an adjoining room.

INT. ROOM - CONTINUOUS

Inside is a MIKAEL ABAHADJIAN(50). An expertly dressed middle eastern type with diamond rings on his fingers and even his nose.

DANNY  
You Mister Abahadijian?

ABAHADIJIAN  
Very good. Most customers cannot pronounce my name on the first try.

DANNY  
Yeah, well I'm good with names.

ABAHADIJIAN  
Okay, then my young friend. Let us get down to business, okay?

DANNY  
Fine by me.

Abahadjian tosses two large suitcases onto a table. He opens them to reveal GUNS.

ABAHADIJIAN  
Did you have a particular model in mind?

DANNY  
I was hoping you could recommend one.

ABAHADIJIAN  
Did you have a price range?

DANNY  
Nope.

ABAHADIJIAN  
Okay. How about we start of with a nine millimeter Parabellum. Cheap ammo. Cheap gun but gets the job done.

Danny's eyes lock onto a pitch black, polished weapon.

DANNY  
What's that one?

ABAHADIJIAN  
My friend, I have to be honest with you. Just about any handgun is lethal. So long as you aim for vital organs.

DANNY

Thanks for the anatomy lesson. What's that one?

ABAHADIJIAN

Modified forty-four Magnum. Takes hollow points. The damage to tissue comes from when the bullet explodes inside the target. You can take out a fuckin' charging elephant with this puppy.

DANNY

How much?

ABAHADIJIAN

Twelve hundred.

DANNY

I'll take it.

Abahadjian eyes Danny up and down with an unimpressive glance.

ABAHADIJIAN

You ever fire a gun?

DANNY

Never.

ABAHADIJIAN

Ever hold a gun in your hand?

DANNY

Nope.

ABAHADIJIAN

Do you know which end the bullet comes out of?

DANNY

Just wrap it up.

Abahadjian wraps the gun in a batch of newspaper.

DANNY (CONT'D)

What about body armor?

ABAHADIJIAN

You expecting to go into combat, my friend?

DANNY

You have it or don't you?

Abahadjian shrugs with a smile, pulls out another case and opens it.

Inside the case are BULLET RESISTANT VESTS.

DANNY (CONT'D)

I want something I can wear underneath my shirt.

ABAHADIJIAN

You should know my friend, most any bullet can cause blunt force trauma if it doesn't kill you.

DANNY

Thanks for the tip.

EXT. FRANK'S TRAILER - DAY

Nueberg arrives outside in his patrol car. He gets out and walks up to the trailer's entrance.

He peers through the window.

He steps in front of the door. He turns the door knob. It's unlocked.

He slowly pushes the door open. He enters, his hand on his sidearm.

INT. FRANK'S TRAILER - SAME TIME

Nueberg quietly eyes the surroundings. He walks over to the phone and spots a stack of papers.

He casually scans them. One in particular catches his eye. He grabs it.

It's a bill.

THE BILL

Is from Triple-A Collections.

EXT. FRANK'S TRAILER - DAY

Nueberg emerges and heads to his police car.

LITTLE GIRL (O.S.)

He went away.

Nueberg turns to find a Little Girl (10). Frank's neighbor. Her face is covered with dirt along with her doll.

NUEBERG

You saw him leave?

LITTLE GIRL

Uhuh. He had a whole bunch'a bags.

NUEBERG

Did you talk to him?

LITTLE GIRL

No. He looked mean and scary.

NUEBERG

I bet.

He gets back in his car and drives off.

INT. NUEBERG'S PATROL CAR - MOVING - DAY

Nueberg turns on his radio.

NUEBERG

Delia, it's Nueberg. Listen, patch me through to the Iowa police department.

INT. DINER - DAY

Frank sits alone at a table. The WAITRESS (60), cranky, with enough makeup to qualify for a clown.

WAITRESS

You ready to order?

FRANK

Well...I dunno...

WAITRESS

Jesus, it's every day with people like you. You've been here fifteen minutes and you can't decide?? It's a menu. It ain't "Find Waldo". I can't believe this.

She nods disapprovingly. She turns to walk away. Angry, Frank grabs her hand.

FRANK

I'll tell you what I can't believe. I can't believe how little people are civil to each other. I can't believe how people can just rip into another human being to pieces and walk away like it was an entitlement.

The Waitress tries to pull away.

WAITRESS

What the hell are you doing? Let me go you creep!

FRANK

I'll tell you why you're so angry at the world. You're treated like garbage almost everyday. A job you hate, living off pocket change. Customers come and go making you feel like your worthless. When's the last time you were told you had value? That you mattered??

WAITRESS

Gerry! I need a hand here!

FRANK

I'm only trying to help-

The other patrons notice the incident unfolding.

FRANK (CONT'D)

Can you even remember the last time someone told you how important you were in their life?!

WAITRESS

Gerry! Call the cops!

FRANK

You do matter! You're important! You hear me!

WAITRESS

I said let me go, God dammit!

She slaps Frank hard across the face. Tears swell in Frank's eyes as he gaze at her with an almost solemn expression.

FRANK

You have value. Please don't ever forget that.

The diner OWNER(50), large, Greek and muscles. He rushes over to the Waitress.

OWNER

There a problem?

FRANK

I was just trying to make a point to this waitress.

WAITRESS

This guy grabbed my hand and wouldn't let go!

OWNER

Sir, I'm gonna have to ask you to leave.

FRANK

No problem.

He gets his things. He heads for the door but turns angrily back to the customers.

FRANK (CONT'D)

We don't have to be so mean and ugly to each other! We're human beings! We're not animals God dammit! We should treat each other better!

He storms out.

EXT. DINER PARKING LOT - DAY

Frank gets in his car.

INT. FRANK'S CAR

He stares at the different people walking past his windshield, expressionless.

He reaches into his coat pocket and pulls out a photo of Miriam.

MIRIAM'S PHOTO

Frank caresses her image.

FRANK  
My God, how I miss you.

Tears pour from his eyes. He slams his hands on the steering wheel and screams to the top of his lungs.

INT. DANNY'S APARTMENT - DAY

Danny gets dressed for work. On his bed, laid out neatly is his bullet proof vest. Beside the vest is his gun.

He puts on his vest, followed by his dress shirt.

EXT. EXPRESS WAY - DAY

Frank drives past the sign that reads: FAIRBANK, IOWA - NEXT EXIT.

INT. COFFEE SHOP - DAY

Danny enters. He walks up to the counter where Ann Marie is serving.

DANNY  
Hello there.

ANNE MARIE  
Oh... hi.

DANNY  
Listen, Anne Marie, you have a minute?

ANNE MARIE  
I'm working real hard today, I don't have much time-

DANNY  
What I have to say won't take long. I was wondering if maybe you'd like to go out some time.

Anne Marie leads him over to an empty section of the counter.

ANNE MARIE  
I can't ever go out with you, Danny.

DANNY  
I get it. You're already seeing someone.

ANNE MARIE  
No. It's just...

DANNY

Just what?

ANNE MARIE

I think you're a creep.

Danny leans back, genuinely stunned. The word creep might just as well have been a stake to the heart.

DANNY

Shit. That how you really see me?

ANNE MARIE

Before I quit, I heard you force an elderly woman who'd just lost her husband of fifty-two years to give you her checking account number. Ask yourself: would you date someone like you?

Danny thinks for a moment.

DANNY

Fucking whore.

He storms off. Ann Marie walks back over to the customer line.

Frank enters the donut shop. Danny bumps into him as he heads for the exit.

DANNY (CONT'D)

Sorry, excuse me.

FRANK

No problem.

Danny continues out the door. Neither man knowing they've just met.

ANNE MARIE

(to Frank)

And what can I get for you today, Sir?

INT. TRIPLE "A" COLLECTION - CALL CENTER - DAY

Danny arrives. Clearly frustrated he sits down in his chair. Walter walks over and pats Danny on the back.

WALTER

My friend! And how are you today?

DANNY

God dammit, Walter! I'm not in the mood for your bullshit today, so just fuck off, okay??

WALTER

Hey! Relax.

DANNY

Don't tell me to relax, you Russian prick! Why can't you mind your own god damn business and just do your job, huh?!

WALTER

You are acting like asshole my friend.

DANNY

Yeah, this is the same asshole that nailed your promotion because you can't keep your dick zipped up!

WALTER

(smiles)

Okay, my friend. You don't want to talk. I leave you alone, yes?

BEN

Holquist! In my office.

INT. BEN DEMARCO'S OFFICE - DAY

Danny walks in.

BEN

Have a seat.

Danny sits.

BEN (CONT'D)

You know, twenty years ago when I started working in this business, I collected debts with a single phone out of my kitchen. No cell phones, no internet. Just some hand printed leads. I managed to close an account here and there. Money was all right. Years later, all this technology... now you can track down all the information you could ever want about someone.

(MORE)

BEN (CONT'D)

How much their houses are worth, how many cars they have, how many children, social security numbers, right down to how many times they shit in a day.

He pours himself a cup of coffee.

BEN (CONT'D)

I worked hard to make this company what it is. I've got a triple bypass and three ex-wives to prove it.

DANNY

Listen, Ben-

BEN

Let me finish. Making money for guys like you and me is easy. People fuck up their lives and we clean up. No trick there.

DANNY

And if you piss off the wrong people you get guys like Frank Campanelli coming after you.

BEN

I told you not to worry about him.

DANNY

Oh? You know something I don't?

BEN

I know he's loser.

DANNY

And how would you know that?

BEN

This guy's been living off borrowed time for years. He's defaulted on every credit card and loan he's ever had. He created his own shit hole. He's an ex-vet with a drug habit who took his wife with him for the ride.

DANNY

And I put the final nail in his coffin.

BEN

He's already done that to himself.  
Can't hold a job, caught tripping on  
acid at the last three places he  
worked.

DANNY

Where'd you get this information?

BEN

Information's out there so long as  
you have the money.

DANNY

So you don't think he's a threat?

BEN

This Frank Campanelli is probably  
sitting in his own piss in some bar,  
stoned half out of his fucking mind.

INT. FRANK'S CAR - DAY

He sits quietly in his car.

EXT. FRANK'S CAR - DAY

He's parked outside Triple "A" Collections.

Frank watches as a pizza delivery van pulls up outside the  
building.

The pizza delivery man climbs out carrying multiple pizza  
boxes and hurries inside.

EXT. PIZZA DELIVERY VAN - DAY

Frank climbs out of his car and walks over to the pizza van.

INT. PIZZA DELIVERY VAN - DAY

The driver's left the rear door unlocked. Inside are more  
pizzas -- and an extra delivery man's hat.

INT. FRANK'S CAR - LATER

Frank watches as the delivery man emerges from the building,  
gets in his van and drives off.

Frank puts on the delivery hat. He looks down at his lap and  
puts the last piece of his disassembled M-16 in several empty  
pizza boxes.

He climbs out of his car. He heads toward the building carrying the boxes.

INT. TRIPLE "A" COLLECTION LOBBY - DAY

Frank casually walks over to a surly-looking SECURITY GUARD.

FRANK

Hey, my guy forgot to drop off the rest of these pizzas so they sent me.

SECURITY GUARD

Third floor. I need to see some I-D.

FRANK

Shit, I left it in the van and I'm running late. Say, how about you drop these off for me?

SECURITY GUARD

Get real, man.

He prints out a temp pass. Frank slaps the pass onto his jacket.

FRANK

Thanks, man. Third floor, right?

INT. TRIPLE "A" COLLECTIONS - THIRD FLOOR - ELEVATOR DOORS

They slide open.

INT. CORRIDOR - DAY

Frank walks down the corridor and turns to the men's room.

INT. MEN'S ROOM -- MOMENTS LATER

He gets in to one of the stalls.

INT. STALL -- CONTINUOUS

He opens one box at a time and meticulously reassembles his M-16 machine gun.

INT. TRIPLE "A" COLLECTIONS - CAFETERIA - DAY

Open pizza boxes lay on the countertops. The atmosphere is festive as employees celebrate a co-worker's birthday.

Ben and Danny walk in and enjoy the celebration.

INT. MEN'S BATHROOM STALL- DAY

Frank assembles the final piece to his lethal weapon. He cocks back the hammer.

IN THE NEXT STALL

An Elderly Man taking a crap reacts to the sound of the weapon's hammer being COCKED.

INT. TRIPLE "A" COLLECTIONS - RECEPTION AREA - FRANK

He keeps his machine gun strapped under his jacket. He walks over to the elevator and pushes a button.

The elevator doors open. Frank quickly places a chair preventing the doors from closing.

The RECEPTIONIST sees this. She rises from her seat.

RECEPTIONIST

Excuse me, Sir? What're you doing?

FRANK

It's all right-

RECEPTIONIST

Sir, you can't do that!

FRANK

Of course I can. I have a machine gun.

He lifts up his jacket revealing his M-16.

RECEPTIONIST

Oh, my God.

INT. TRIPLE "A" COLLECTIONS - CAFETERIA - DAY

The party's in full swing. It's more crowded than before with people laughing and drinking.

Silence falls upon the room. All heads turn toward the entrance to the cafeteria.

FRANK

Stands there in full paramilitary regalia, expressionless. Everyone stares at him with a mixture of disbelief, fear and confusion.

FRANK (CONT'D)

Hi.

No response.

FRANK (CONT'D)

Could someone turn off the music?

A worker leaps over to the radio and turns it off.

FRANK (CONT'D)

Thanks. Anybody happen to know where  
I can find Danny Holquist?

(beat)

He and I have a play date.

Frank looks into the crowd's terrified expression.

FRANK (CONT'D)

Yeah, I suppose if I were you, I  
wouldn't be in the mood for jokes  
either. Sorry.

Still no response.

FRANK (CONT'D)

I'm not here to hurt anyone. I just  
want Danny Holquist.

EXT. TRIPLE "A" COLLECTIONS BUILDING - DAY

A squad of police cars arrive.

INT. TRIPLE "A" COLLECTIONS - CAFETERIA - DAY

Frank walks over to a birthday cake. He looks at the  
inscription.

FRANK

(reads)

"Happy Birthday, Angela."

He looks out at the terrified crowd of employees.

FRANK (CONT'D)

Who's Angela?

A young, trembling black GIRL (18), raises her hand.

FRANK (CONT'D)

Happy Birthday.

GIRL

Th-Thanks.

FRANK

You going anywhere special for your birthday?

GIRL

...Parents... taking me... dinner...

FRANK

That's nice. Where?

The Girl keels over and throws up.

FRANK (CONT'D)

Right. Well, okay then. So, no one knows where I can find Danny Holquist?

He sighs.

FRANK (CONT'D)

Guess we have to do this the hard way. You ladies, you can leave.

The women quickly race out of the cafeteria.

FRANK (CONT'D)

Angela, don't forget your cake.

The Girl, terrified, grabs the cake and bolts out of the room.

FRANK (CONT'D)

Okay, I want everyone else to take out their wallets and show me your I-Ds. Make a line here.

The male employees stand in a single line.

FRANK (CONT'D)

If you're not Danny Holquist you can leave. I think that's pretty fair, don't you? Unless someone has a better idea.

Danny takes a step forward. He raises a trembling hand.

DANNY

I'm Holquist.

The crowd parts. Frank eyes Danny up and down.

FRANK

All right, everyone else can leave.

No one moves. They're still too terrified.

FRANK (CONT'D)

I said fucking move!!

The crowd flees. Ben stands at Danny's side.

FRANK (CONT'D)

What the hell are you still doing here?

BEN

I own the company. He's my employee.

FRANK

What's your name?

BEN

I'm Ben Demarco.

FRANK

I'll fucking shoot you in the balls in the next three seconds if you don't leave, Ben.

Ben says nothing. He slowly makes his way out of the cafeteria.

FRANK (CONT'D)

Ben.

BEN

Yes?

FRANK

By now your building's surrounded by police. Tell them I also have grenades and I'll use 'em if I have to.

Ben walks out. Frank turns back his attention to Danny.

FRANK (CONT'D)

You sounded so tough over the phone. You're nothing but some punk kid in a suit and tie.

(beat)

I thought by the time I'd get here, I'd be so exhausted, I wouldn't have any strength left to hate you.

Danny says nothing. He eyes his surroundings and avoids eye contact with Frank.

FRANK (CONT'D)  
Look at me you fuck!!

Danny snaps a startled expression at Frank.

FRANK (CONT'D)  
You take away the one thing that has any meaning in a man's life and you look him in the eye!

DANNY  
Listen, I'm sorry about what happened to your wife, okay, man? Just don't shoot me. Please, just don't shoot me...

FRANK  
On your knees you cowardly fuck.

DANNY  
Please, just think about what you're doing-

Frank fires off a round just missing Danny's crotch. Danny falls to his knees instantly.

Exhausted, Frank sits down. He wipes the sweat from his brow.

DANNY  
Frank, it's still not too late-

FRANK  
Don't.

DANNY  
Don't what?

FRANK  
Call me by my first name. You don't know me. This might come as a disappointment to you but we're not going to be bonding anytime soon.

DANNY  
I wasn't trying-

FRANK  
How much do they pay you?

DANNY  
Pay me? Well... I work on commission.

FRANK  
I imagine right now you wish you  
were working at McDonalds.

DANNY  
You need to think about what you're  
doing.

FRANK  
You should have taken your own advice  
when you called my wife and got her  
to kill herself.

He notices a bulge in Danny's vest. He rises from his chair  
and walks over to him -- machine gun aimed at Danny's head.

FRANK (CONT'D)  
What the hell's this?

He pulls the gun from its holster, impressed by its sheer  
size.

FRANK (CONT'D)  
Holy shit. You were gonna try killing  
me with this?

Danny says nothing.

FRANK (CONT'D)  
This gun's bigger than you.

He walks back over to his chair, tosses the gun on the table  
and sits down.

FRANK (CONT'D)  
I fought in the Gulf War. I swore  
when I got back I'd never kill another  
living thing again.  
(beat)  
Then you came along.

DANNY  
I'll do anything you want! Just aim  
the gun the other way! Okay, man? It  
might accidentally go off!

FRANK  
Trust me, when it goes off it won't  
be accidentally.

DANNY

You want me to beg? That it? I'll fucking beg until my knees bleed! You want money? You can have it all! Just don't shoot, okay??

FRANK

Let me ask you a question. The life I had... why would you want it? My wife and I lived in shoe box. The windows held together with duck tape. What possible use could you have for it? And what makes you think anyone living like that could have enough money to satisfy your greedy ass?

DANNY

Listen, man, I made a mistake, okay? Let's just think about this. You don't want to kill me. I mean, shit, man-

FRANK

You were pretty tough over the phone. Then again, I bet most of you collection people are pretty tough when your a hundred miles away threatening people over the phone.

Danny breaks down crying.

DANNY

I don't want to die! Don't kill me!  
Please don't kill me!

Frank pulls back the hammer to his weapon.

EXT. TRIPLE A BUILDING - NIGHT

LIEUTENANT VICTOR GANZ (50), arrives at the scene. His demeanor is detached but efficient.

He sips a large steaming coffee as he approaches POLICE CHIEF MICHAEL KILPATRICK (40), broad shouldered, hairy.

The two are close, experienced and professional.

KILPATRICK

Took you long enough to get here.

GANZ

Your sister was blowing me. So what's the story here?

KILPATRICK

We have one gunman, one hostage. Spotter says they're both held up in the cafeteria.

GANZ

Causalities?

KILPATRICK

None.

GANZ

Night's looking up. So who is he? Disgruntled employee? Dejected lover? Loaner?

KILPATRICK

Not sure. We're interviewing the employees now. Hopefully we'll have an answer. In the meantime, we managed to patch in to the phone there but he hasn't picked up.

INT. CAFETERIA -- MOMENTS LATER

The phone RINGS. Frank leans over and answers it.

FRANK

Hello, thank you for calling Triple A collections. How can I help you?

GANZ'S VOICE

This is Lieutenant Victor Ganz of the Iowa Police, you the guy with the gun?

FRANK

No, I am David and I have come to slay Goliath.

GANZ'S VOICE

You part of a religious organization trying to make a point?

FRANK

Nope. Actually, I'm just fucking with you Vic. May I call you Vic?

GANZ'S VOICE

Sure. What's your name?

FRANK

Frank Campanelli.

GANZ'S VOICE

So, talk to me, Frank. What's going on in there?

FRANK

Well, let's see. My wife was murdered by this company and I'm about to kill the son of a bitch responsible. Otherwise it's been a pretty hectic day as you can imagine.

INTERCUT - FRANK AND GANZ ON PHONE

GANZ

I suppose I couldn't ask you to release the hostage and give yourself up? Try and work things out?

FRANK

Tell you what. You get my wife back and we'll call it even.

GANZ

Maybe if you explain to me the situation, I might be better able to help.

FRANK

I'm way past help, Vic. Just a shame it took this situation for someone to finally pay some attention to the problem.

GANZ

So what is it you want?

FRANK

I want this building burned to the ground. I want every chair, every desk, every computer stripped from its fucking heart.

GANZ

That's a tall order at ten o'clock at night.

FRANK

Then you should get on it.

GANZ

Let's assume I can't deliver. Is there anything else that we could substitute for that?

FRANK

I want people to stop being cruel to each other. I want the Holquists of the world to stop hiding behind the phone calls. I'm tired of being surrounded by people who care more about what they can take from someone instead of what they can give. I want to see some fucking brotherly love for a change.

GANZ

I'm not trying to be difficult, Frank but mankind's been trying that for thousands of years and we still haven't gotten our act together.

Frank looks over at Danny.

FRANK

You have a cell phone?

DANNY

Yes.

FRANK

Hand it over.

Danny tosses it to Frank.

GANZ

Frank? You there?

FRANK

I'm afraid I have to keep mobile, Vic. Especially with your people just dying to get in here.

(to Danny)

What's your cell phone number.

DANNY

Three one nine, eight three two, four seven, six five.

FRANK

You hear that, Vic? I'll be signing off for now. If I so much as see one cop, I'll toss Holquist out the window with a bullet in his head.

GANZ

Wait, Frank hangs up on him.

Kilpatrick hurries over to Ganz.

KILPATRICK

What happened?

GANZ

This guy... this one we have to be careful with.

KILPATRICK

Let me guess. He's one of those "whole world's against me" types.

GANZ

In this case he might be right.

KILPATRICK

Well, I think I've got some good news. I got a guy on the phone who says he may be able to help. He wants us to keep Campanelli occupied until he gets here.

GANZ

Occupied? I'm not running a day care center. Who is this guy?

INT. TROOPER NUEBERG'S PATROL CAR - MOVING - NIGHT

RAIN pounds against the highway. Nueberg turns on his flashing lights and races past moving vehicles.

INT. CAFETERIA - NIGHT

Frank walks over to Danny.

FRANK

Let's go sport.

DANNY

Where we going?

FRANK  
To the Oracle at Delphi.

INT. TRIPLE "A" CALL CENTER - NIGHT

Danny walks in followed by Frank.

DANNY  
What're we doing here?

FRANK  
I want you to log on to your computer.

DANNY  
What for?

FRANK  
You're going to perform a miracle.  
Which desk is yours?

DANNY  
That one.

Danny sits. He logs in to his computer. Frank pulls up a chair and sits behind him.

DANNY (CONT'D)  
What now?

FRANK  
Pull up my account.

Danny keys in the information. Ripples of data flicker across the screen.

FRANK (CONT'D)  
Well?

DANNY  
That's it.

FRANK  
Move over.

Danny slides out of his way. Frank reads the information off the monitor.

FRANK

My God. You have my entire life here. Millions of years of evolution and we've managed to reduce human beings to a three digit FICO score. Credit rating, previous addresses, education, military service...

(beat)

My God, this is the kind of information... if it fell into the wrong hands could destroy a life.

(beat)

My life.

(beat)

Delete it.

DANNY

What??

Frank presses the tip of his gun against the back of Danny's head.

FRANK

Delete it. All of it. Right now.

DANNY

I only have rights to update accounts, man! I can't delete shit!

Frank opens his duffel bag and pulls out duck tape.

DANNY (CONT'D)

What're you doing?

Frank ignores him. He pulls a grenade from his coat, wraps one end with the duck tape.

DANNY (CONT'D)

Holy shit! That a grenade??

FRANK

Hands behind your back.

DANNY

What for??

Frank slugs him across the jaw with the butt of his machine gun.

He grabs Danny's hands and ties them around his back with the tape.

He tapes the grenade to Danny's chest. He then ties a fishing wire to the grenade pin.

From the grenade pin he hurries to the call center entrance and ties the other end to the door.

Danny's CELL PHONE RINGS. Frank flips the lid open to answer. He presses his thumb on the phone's SPEAKER BUTTON.

FRANK

Vic?

GANZ'S VOICE

Frank, listen-

FRANK

Vic, your timing couldn't be more perfect. I actually have an honest to God demand, just like you see in those crime movies.

GANZ'S VOICE

I'm listening.

FRANK

I want the password that'll give me access to Triple A's database.

GANZ'S VOICE

What for?

FRANK

I'm gonna delete not just my credit record but the records of every pathetic soul who ever had the misfortune of having their lives crushed by this company. I'm gonna turn back the clock, Vic. Everybody gets a second chance. I know now why God's kept me alive this long. To wipe the slate clean.

GANZ'S VOICE

That's a noble cause, Frank. You really believe that?

FRANK

It's the only thing that makes any sense. Now the company president should have all the information. If I were you, I'd get started on getting what I need. Oh, and just to give you a little incentive, I've attached a live hand grenade to Holquist. At the first sign of trouble, all I have to do is pull the string and the place becomes Art Deco Le Holquist. We clear?

INT. POLICE VAN - NIGHT

Ben is already in mid-argument with Ganz and Kilpatrick.

BEN

Forget it! Now way am I giving that lunatic anything!

KILPATRICK

I don't get it. Even if he has the password and deletes all your records, you have them stored on a back up server, don't you?

BEN

Our in house back-up server's been out of commission for the past month!

KILPATRICK

I thought you credit agencies had satellite links for backing up data off-site to other data facilities?

BEN

I couldn't justify the costs! It would have taken a huge chunk out of my profits so I never invested in it!

GANZ

Mister Demarco, if I don't give this guy what he wants, he's gonna kill that kid. I'd like very much to avoid that. I'm sure you do too.

BEN

We're talking losing tens of millions of dollars here!

INT. TRIPLE A CALL CENTER - NIGHT

Danny's cell phone RINGS.

FRANK

Yes? Okay. You're a good man in a pinch, Vic.

He hangs up the phone. He walks over to Danny.

FRANK (CONT'D)

Rise and shine tough guy. You're about to boldly go where no debt collector has gone before.

DANNY

You're going to shoot me now?! No! No!

FRANK

What?

DANNY

Don't shoot me! Don't shoot me!!  
Come on! Please don't shoot!!

FRANK

You're going to log on to your computer and delete my entire credit history. And while you're at it, you're going to delete the credit histories of everyone in your database.

DANNY

I can't do that!

FRANK

Hey, asshole, you're the one with the grenade taped to your chest.

DANNY

Fuck you!

FRANK

What??

DANNY

You heard me! Go fuck yourself!!  
I've had it! You hear me you sick fuck?! You demented piece of shit!  
You wanna shoot?! Shoot!!

Tears stream down Danny's face. Despite that, he still manages an insane smile.

DANNY (CONT'D)

I can't believe I was scared of you!  
You! A pathetic, in-bred, white trash  
piece of shit from bump-fuck  
Milwaukee!!

Frank presses the tip of his machine gun against the back of Danny's head. He cocks back the hammer to his weapon.

DANNY (CONT'D)

That's it! Do it! Finish it! Go ahead  
motherfucker!!

Frank lowers his weapon. Danny foams at the mouth as he continues his tirade.

DANNY (CONT'D)

I was right! You're a loser! You  
turned your life into shit and dragged  
that poor woman with you! I didn't  
kill her! That bitch of yours died  
years ago!

(laughs)

Hey, Frank, it just dawned on me!  
You shoot me, I die a hero! I come  
out of this alive, I'm a hero! It's  
a win win situation for me! Man! You  
seriously didn't give much thought  
to this plan did you?! But then  
again you can't take the trash out  
of trailer trash!

Frank screams. He slams the butt of his machine gun against Danny's head knocking him to the floor.

He then unleashes a barrage of GUN FIRE. He falls to his knees, crying.

WIDER

Frank has shot up the floor around Danny without harming him.

Danny, exhausted and his mouth bleeding, spits out a tooth. The cell phone RINGS.

Frank picks up the phone.

GANZ'S VOICE

Frank, what's happening in there!

FRANK

Nothing. I was just having a slight difference of opinion with my hostage.

GANZ'S VOICE

Is he hurt?

FRANK

Not enough from my perspective.

GANZ'S VOICE

Is he dead?

FRANK

I'll call you back.

He shuts off the phone. He pulls out a large hunting knife. He lifts and eases a tied Danny back up from the floor.

FRANK (CONT'D)

Daniel, I want you to listen to me.  
Are you listening, son?

Danny's left eye is swollen shut and bleeding.

FRANK (CONT'D)

Now that you've gotten that little tirade out of your system, I think you should understand your situation.  
(beat)  
I'm going to castrate you.

Danny's good eye widens.

DANNY

Excuse me?

FRANK

You're not leaving me any choice. If you don't do what I say, I'll have to start cutting off bits and pieces of you. Starting with your wee wee.

He runs the hunting knife along Danny's pant's leg. He rips open the crotch area, exposing Danny's underwear.

FRANK (CONT'D)

You choose.

INT. TRIPLE A CALL CENTER - DANNY

Choice made. Danny is logged onto the computer typing furiously.

DANNY

This command will delete the entire database.

FRANK

How long will it take?

DANNY

I'm not sure. It's pretty big. I'd say a half hour, hour tops.

FRANK

And what about the backup?

DANNY

There isn't one. The backup server's been down for the past couple of months.

FRANK

Okay. Before we do this, I have one mission for you. Besides me, which one of your accounts has the worst credit record?

DANNY

That would be, Mr. Horowitz.

FRANK

All right. Call him.

DANNY

What for?

FRANK

You're going to apologize.

DANNY

Apologize?? For what??

FRANK

For calling his home and being a disruption in his life. For turning him from a human being into an insignificant index file. You're going to do the right thing. You're going to tell him your name and where you're calling from.

Danny reluctantly obliges and dials.

FRANK (CONT'D)

Turn on the speaker phone. I want to hear it.

Danny obeys. The LOUD SOUND of the line on the OTHER END RINGS AND RINGS.

HOROWITZ'S VOICE

Hello?

DANNY

Mister Horowitz? This is Danny Holquist. I'm calling from Triple A collections.

HOROWITZ'S VOICE

Oh, it's you the asshole. Well, go fuck yourself shithead 'cause you ain't gettin'—

DANNY

I'm calling to apologize.

HOROWITZ'S VOICE

Apologize?

DANNY

Listen, the last few times I called you... I was disrespectful. I had ... no right to talk to you the way I did and I understand now why you're so pissed. I'm calling... because I want... I'm asking for your forgiveness.

Silence.

DANNY (CONT'D)

Mr. Horowitz? You there?

HOROWITZ'S VOICE

That why you really called?

DANNY

Yes, Sir. And just so you know if you're really having money problems, I'll understand.

More silence; then:

HOROWITZ'S VOICE

I suppose I could start making payments.

Danny is stunned at the success of the soft approach.

DANNY

Listen, we can talk later. I don't want to disturb you any further. I just wanted to call you and say how sorry I was.

HOROWITZ'S VOICE

Me too kid. Nice to know there are some decent guys out there who understand we're all suffering.

DANNY

Good night, Mr. Horowitz.

HOROWITZ'S VOICE

You're okay, kid. You have a good night too.

He hangs up.

FRANK

Must be quite an experience.

DANNY

What is?

FRANK

Right now, Mr. Horowitz is starting to realize that maybe the world isn't completely bankrupt of decent people. He's going to take that with him when he goes to bed tonight. Tomorrow he'll pass on that good feeling to the next person he meets. It'll be a small circle of compassion and patience growing all around him.

DANNY

At least his day'll be looking up...

FRANK

All right. It's time. Type in the command.

Danny keys in the command.

THE COMPUTER SCREEN

It flickers with the words DATABASE DELETION COMPLETE IN 45:40.

Frank breathes a sigh of relief as he watches the countdown.

FRANK

You did a decent thing, you know. You're giving people a second chance. Families will be able to put food on the table, buy medicine for their kids.

DANNY

You still gonna kill me?

FRANK

Yeah. Afraid so, son.

DANNY

Can I call my folks? I'd... like to say goodbye.

Frank thinks a moment. He hands Danny back his cell phone. Danny dials.

DANNY (CONT'D)

Mom? You watching the news? Mom, calm down. I'm okay. Just stop crying. You have to listen to me, okay? Listen, I don't know how things are gonna turn out, so I just wanted to call you... tell you I love you, okay? Tell Erin the same for me, will you? Where's dad? Oh, hello, Sir. Yes, Sir. Listen... dad, I just want you to know... I sorry for everything... And I just wanted to say goodbye... hello?

(beat)

He hung up.

FRANK  
I take it your father's not the  
sentimental type.

DANNY  
Holy shit.

Danny's phone RINGS.

DANNY (CONT'D)  
Hello? Dad??  
(disappointed)  
It's for you.

Frank takes the phone.

FRANK  
Yeah.

GANZ'S VOICE  
Listen Frank, there's someone here  
who wants to talk to you.

FRANK  
Save your breath, Vic. I got  
everything I wanted. I can go in  
peace.

GANZ'S VOICE  
God dammit! Listen to me! At least  
hear what the man has to say!

FRANK  
Who is he?

GANZ'S VOICE  
He's coming in unarmed. I swear,  
Frank, you shoot him, you better  
hope you don't come out of this alive  
'cause I'll shoot you myself.

Ganz hangs up the phone.

INT. TRIPLE "A" CORRIDOR - NIGHT

SWAT TEAMS line the walls. A MAN in uniform walks toward the  
call center entrance.

INT. TRIPLE "A" CALL CENTER - NIGHT

The man in uniform gently pushes away some of the debris. He  
enters.

It's State Trooper Nueberg.

NUEBERG  
Hello, Frank. Can I come in?

FRANK  
Jesus.

Nueberg enters. He looks over at Danny.

NUEBERG  
How you doing, son?

DANNY  
(coughs)  
Except for this asshole, I'm fine.

FRANK  
If you came down here to change my  
mind about killing this little prick,  
you came a long way for nothing.

Nueberg grabs a chair and sits.

FRANK (CONT'D)  
All right. Say what you have to say.

NUEBERG  
Frank, I know what you're going  
through. Probably better than most.

FRANK  
You don't have a clue what I'm going  
through.

NUEBERG  
But I do. I lost my family three  
years ago. It was a truck driver.  
He fell asleep at the wheel. He  
plowed right into them.  
(beat)  
My wife and kids were burned alive.

Frank is stunned at this. He sits down, tears swelling in  
his eyes.

NUEBERG

It's a grief that never goes away.  
There isn't a day that goes by where  
I don't think of them. Then last  
year, I met a woman. Sounds crazy  
but I fell in love again. We married.

(beat)

Six months later I lost Margaret to  
cancer.

FRANK

I'm so sorry.

NUEBERG

This isn't about who's suffered more.  
I'm just trying to let you know  
sometimes you can ease grief by being  
around people who've suffered as  
much as you. I'm willing to share  
your pain, Frank if you give me that  
chance. Whatever Holquist did or  
didn't do... you don't have the right  
to take his life.

(beat)

Frank, I'm asking you to walk out of  
here the same decent man who came  
in.

FRANK

Just how the hell would you know I'm  
a decent man?

NUEBERG

Because you haven't killed anyone.

And you could have done that the second you found him.

DANNY

He's right! You're a stand up guy!  
Wouldn't harm a fly!!

NUEBERG

Whatever part he played in your wife's  
death; in the end, he'll be punished  
for it.

DANNY

Not if I have a good lawyer.

NUEBERG

Frank, they're more than thirty men  
outside that door ready to come in  
here and shoot you.

DANNY

Hear that you piece of dog shit?  
They're gonna come in and blow a  
hole where your heart used to be!

Nueberg casually rises from his chair, walks over to Danny  
and slugs him across the jaw to shut him up.

He stands before Frank with a cool, collective demeanor.

NUEBERG

Let's walk out of here. This guy's  
going to get what's coming to him,  
eventually.

Frank thinks a moment. He looks over at the computer screen.

THE COMPUTER SCREEN

The words DATABASE DELETED flicker back at him.

Frank smiles, relieved. He walks over to Danny and peels off  
the grenade. He then hands it and his machine gun over to  
Nueberg.

NUEBERG

Let's get out of here.

Danny watches as Frank and Nueberg walk out of the call  
center.

He wipes the blood from his mouth.

DANNY

Fuck you!! You better have God for  
a lawyer because I'm gonna nail your  
ass, motherfucker! You hear me you  
faggot!?

He starts to cry. He looks down at his crotch to find he's  
peed himself.

INT. TRIPLE "A" COLLECTIONS LOBBY - NIGHT

Nueberg and Frank walk along the corridor toward the exit.  
Frank stops.

NUEBERG

What is it?

Frank looks at the TRIPLE A COLLECTIONS sign that hangs above the receptionist desk.

FRANK

We'll never get rid of any of them, will we. They'll keep growing like weeds. Sprouting until they swallow up everything around them.

Nueberg turns his sad eyes to the sign.

NUEBERG

I don't know, Frank. But let's hope this one's seen its last days.

FRANK

He was right, you know.

NUEBERG

Who?

FRANK

Holquist. I killed my wife. Maybe I didn't cut open her veins. But I might as well have. I could have been a better husband. I could have gotten my act together sooner.

(beat)

I miss her.

NUEBERG

Let's get out of here, Frank.

EXT. TRIPLE A BUILDING - NIGHT

Handcuffed, Frank walks past police and reporters.

DANNY

Emerges from the building as well. Still angry, he watches as Frank is led away.

He rushes up behind Frank and Nueberg -- and fires a round into Frank's head with a magnum.

Frank topples to the ground, dead. Nueberg and other police officers tackle Danny to the ground.

They wrestle the gun from his hand.

DANNY  
The motherfucker's dead! The  
motherfucker's dead!

INT. HOSPITAL ROOM - DAY

Danny lies in bed, a bandage around his eye and head. The door to the room opens.

His father Carl walks in. Danny sits up.

DANNY  
Hi.

CARL  
I thought I'd stop by and see how  
you were.

DANNY  
I'm surprised they let you in with  
so much security.

CARL  
You've become quite the celebrity it  
seems. I want us to have a truce for  
the next few minutes. For the next  
few minutes you and I will tell the  
truth. How does that sound?

DANNY  
Sure.

CARL  
Rumor is you caused Frank Campanelli's  
wife to kill herself. The police  
tried going through Triple A's  
recordings but Campanelli had them  
erased.

(beat)  
So I'm asking. Just between you and  
me. Man to man. Did you really cause  
that poor woman's death?

Danny looks his father straight in the eye:

DANNY  
No.

CARL

Your mother'll be glad to hear that. Anyway, I spoke to your lawyer. Very expensive. I had to put up the house as collateral just to get him to take my phone call. Anyway, from what he tells me you won't be seeing any jail time. He said he plans on a "diminished mental state" defense. Guess it's a polite way of saying "temporary insanity". They'll be keeping you for psychiatric observation here until they can evaluate you for the judge.

DANNY

I expected as much.

CARL

Have you thought about what you're going to do now?

DANNY

Haven't given it much thought, really.

CARL

Well, perhaps this experience has taught you something. Anyway, when you're feeling better you could stay at the house for a while. I'm sure your mother would approve. Naturally, I'd have to charge you rent while you're there.

DANNY

Of course.

Carl rises to his feet and opens the door to leave.

DANNY (CONT'D)

Hey, dad.

CARL

Yes?

DANNY

Go fuck yourself.

Carl says nothing. He continues out the door.

FADE TO BLACK:

SUPER: ONE MONTH LATER.

FADE IN:

INT. BAR - NIGHT

It's packed. Danny walks in. His face is still bruised but healing.

Walter waves him over to the group.

WALTER  
Hey! Clint Eastwood! Over here!

Danny walks over, expressionless.

WALTER (CONT'D)  
I was beginning to think you would not show! How does it feel to be found "Not Guilty" by a jury of your peers? Yes?

He spots Ann Marie in the crowd.

DANNY  
I'll be right back.

WALTER  
No problem, I keep drinks warm for new Vice President of Triple A!

He holds up a toast as Danny walks over to Ann Marie.

WALTER (CONT'D)  
(in Russian)  
Here's to one seriously major asshole!

DANNY AND ANN MARIE

They stare awkwardly at one another.

DANNY  
Hi.

ANNE MARIE  
What do you want?

DANNY

A while back, I was really disrespectful to you. I want to apologize. This whole experience, well... it put things in perspective for me.

Ann Marie eyes Danny up and down, analyzing the sincere tone of his words.

ANNE MARIE

Would you like a beer?

DANNY

I have a better idea. Come on.

He takes her by the hand and leads her out of the bar.

EXT. PARKING LOT - NIGHT

Danny stands before a black Jaguar.

DANNY

Well, what do you think?

ANNE MARIE

This is yours?

DANNY

I'm V-P at Triple A now. I can afford a few expensive toys.

ANNE MARIE

You mean, you're going back to work for Triple A?

DANNY

Personally, I only think Ben promoted me so I wouldn't sue his ass for what happened. Care for a ride?

ANNE MARIE

You're serious. You're actually going back to calling people again to collect debts??

DANNY

Well, not until we buy a whole new database. Ben's still negotiating the price but he thinks he can get what he wants for pennies on the dollar. There are a lot of people out there with mortgages, medical bills and credit cards they can't pay.

ANNE MARIE

And I bet you can't wait to sink your teeth into them.

DANNY

That's right. Listen, I didn't do anything wrong, okay? I'm the victim. I was beaten and taken hostage! I had a god damn grenade taped to my chest by some piece of backwater white trash and you wanna know what's so amazing? I put a bullet in Campanelli's head and I'm still considered a fucking hero. That's America. It has its head completely up its ass.

ANNE MARIE

They say you caused Campanelli's wife to kill herself.

DANNY

(laughs)

All the call logs were erased when that hick had me delete our database! Can you believe that?? He destroys the only proof I ever talked to his wife!

ANNE MARIE

My God. You did kill her.

DANNY

She killed herself!

ANNE MARIE

And you still have no problem making a buck off of sick people like her do you.

DANNY

I'm not embarrassed to admit I love money. There's no crime in that. And don't tell me if I gave you a thousand dollars right now, you wouldn't drop to your knees and blow me.

Ann Marie steps back, offended.

ANNE MARIE

You're a walking tragedy, Danny. You know that?

DANNY

Get the fuck out of here you stupid bitch. Just leave.

ANNE MARIE

Walter was right about you. You're not really in it for the money. You really enjoy terrifying helpless people. The money's just a perk!

DANNY

Hey, look, I brought you here to apologize for the way I spoke to you. I didn't come here for some fucking lecture, okay?

ANNE MARIE

You take care of yourself, Danny.

She walks off.

INT. TROOPER NUEBERG'S OFFICE - DAY

Nueberg sits at his desk, in a contemplative mood. An ELDERLY MAIL CLERK wheels his cart over.

MAIL CLERK

You okay, Gil?

NUEBERG

Hm? Yeah.

MAIL CLERK

Gil, it ain't your fault. If a man has it in his head to kill somebody, he'll always find a way.

NUEBERG

I should have seen it coming.

MAIL CLERK

What're you worried about? No one blames you for what happened to Campanelli. Besides, he got what he deserved after what he did to that poor kid. Crazy son of a bitch.

NUEBERG

Frank Campanelli might have been a lot of things but crazy wasn't one of them. He was just a guy who nobody listened to when he needed people to listen.

MAIL CLERK

Gil, you mind if I make a personal observation?

NUEBERG

Go right ahead.

MAIL CLERK

You look like shit. Go home.

NUEBERG

Does it really show?

MAIL CLERK

I'm eighty-three, son. I know tired when I see it.

NUEBERG

You're probably right. Maybe I will head home early.

MAIL CLERK

By the way, this came for you, yesterday while you were out there.

He hands Nueberg a large envelope and wheels his cart away.

INT. BAR - NIGHT

Danny walks toward Walter who laughs with other employees.

WALTER

Back so soon, my friend, Danny?!

Danny punches him. Walter falls flat on his ass.

DANNY

So you and that fat bitch Anne Marie  
are talking about me behind my back?

WALTER

You take things too personal, my  
friend.

DANNY

You're fired. I'll have your things  
sent to you.

He storms out of the bar.

INT. NUEBERG'S OFFICE - THE ENVELOPE

Nueberg tears it open. He pulls out a CD and postcard.

THE POSTCARD

It shows a small Russian village with the words printed in  
Russian.

Handwritten in English are the words: I TOLD HIM HE SHOULD  
ALWAYS BE NICE TO ME.

WALTER

He smiles as he gets to his feet, wipes the blood from his  
mouth and watches Danny storm out of the bar.

Nueberg removes the CD from its jewel case and inserts it  
into his laptop. It's a recording.

MIRIAM'S VOICE

Hello?

DANNY'S VOICE

Hello, can I speak to Frank  
Campanelli, please?

MIRIAM'S VOICE

No, he's not here right now.

DANNY'S VOICE

Well, who are you?

MIRIAM'S VOICE

I'm his wife.

DANNY'S VOICE

Well, ma'am, I calling in regards to your mortgage. I'm with Triple A Collections which recently bought your mortgage-

MIRIAM'S VOICE

But I thought our bank still owned our mortgage-

DANNY'S VOICE

Not anymore ma'am. Our company-  
(clearly making this  
up)  
Bought your mortgage through the...  
uh, through the "Buyer Mortgage Act."  
It was ratified by congress just a  
few days ago.

MIRIAM'S VOICE

Oh, no...

DANNY'S VOICE

Now, we're already in proceedings with evicting you and your husband from the premises unless we can come to some arrangement.

MIRIAM'S VOICE

My husband and I aren't working right now-but my husband is still looking for work-

DANNY'S VOICE

Ma'am, do you I sound like I give a shit? You're six months behind. You think it's fair that people have to pay higher taxes to pay out your mortgage, ma'am?

MIRIAM'S VOICE

No-

DANNY'S VOICE

So, please don't bullshit me ma'am.

MIRIAM'S VOICE

I'm sorry...maybe if you call back later when he gets home, you could talk to him-

DANNY'S VOICE

I'm talking to you, you fuck!!

MIRIAM'S VOICE

I-I...

DANNY'S VOICE

Have you ever been in jail? You know what they do to women there? They get raped in the ass!

MIRIAM'S VOICE

(sobbing)

Please, no...I don't want to go to jail...

DANNY'S VOICE

I've been pretty patient with you, ma'am. I'm giving you an opportunity to make amends on money you and your husband had no right to borrow.

MIRIAM'S VOICE

(still sobbing)

I'm so sorry...

DANNY'S VOICE

People like you are a drain on fuckin' society. You know that? You suck the future right out of America's pockets and think you can get away with it. Well, guess what? I'm gonna stay right on top of you until you pay up. You hear me? You took from Uncle Sam and you expect him to foot the bill?? No fucking way lady. No-fucking-way. Not on my watch.

MIRIAM'S VOICE

I should just kill myself...

DANNY'S VOICE

Great idea. You do that. It'll save us all a lot of trouble. No one's gonna shed a tear, so be my guest. We better have a cashier's check for three grand by the end of the week otherwise you and your husband'll be out on your ass!

MIRIAM'S VOICE

Kill myself...

The recording ends. Nueberg is in tears as he pops out the cd from the laptop.

His tears turn to rage. He kicks over his table.

INT. DANNY'S APARTMENT - DAY

Early morning. The PHONE RINGS. Still groggy, Danny turns over in his bed and answers it.

DANNY

Hello?

BEN'S VOICE

You little cock sucker! You fucking traitor! You're fired! You hear me??

DANNY

What the hell's going on?

BEN'S VOICE

Watch the news you fuck up!

He hangs up. Danny is stunned. He rubs his eyes and hangs up his phone. He climbs out of bed and walks over to the window.

DANNY'S POV

News crew vans are parked outside. Danny grabs the remote and a turns on the television.

The early morning news is running.

REPORTER'S IMAGE

To recap this morning; the disturbing audio recording of a woman who killed herself when a debt collector from Triple A Collections named Daniel Holquist phoned her home, threatened to call the police and have her and her husband evicted despite having no authority whatsoever has been playing all morning. The tragedy was compounded when last week, Mrs. Campanelli's husband, Frank Campanelli despondent over the death of his wife took Daniel Holquist hostage.

(MORE)

REPORTER'S IMAGE (CONT'D)

Later as you recall, Holquist received a suspended sentence on the grounds of diminished mental capacity after shooting and killing Frank Campanelli.

DANNY

Oh my God.

REPORTER'S IMAGE

Holquist claims he never spoke to Mrs. Campanelli or made threats. With this new evidence the District Attorney plans to charge both Triple A owner Ben Demarco and Daniel Holquist with perjury-

The remote falls from Danny's hand. He sits on his bed, stunned.

DANNY

Walter... Walter, you motherfucker!!

INT. TROOPER NUEBERG'S HOME - DAY

Nueberg opens the door while carrying groceries. He picks up his mail off the floor that's been pushed through the mail slot.

INT. NUEBERG'S KITCHEN

He puts his groceries onto his kitchen table. A piece of mail grabs his attention.

THE ENVELOPE

The address reads: To State Trooper Gil Nueberg IN CARE OF the Milwaukee State Police.

The return name on the address reads: FRANK CAMPANELLI.

Nueberg quickly tears it open. He unfolds a letter.

THERE'S A PHOTO

It's an old one of Frank and Miriam. Both appear genuinely happy, healthy - young.

Nueberg begins to read Frank's letter:

## FRANK'S VOICE

Dear Gil, if you're reading this, then I'm at peace with Miriam. Whether at my own hands or someone else's, I couldn't leave without telling you how much I appreciated what you tried to do. You came into a grieving stranger's home and tried your best to comfort him. That's how it was with me and Miriam. We each filled the missing piece in each other's lives. You could say it took the two of us to make up one complete human being. My only regret is that Miriam and I didn't meet someone like you earlier in our lives. You may not have been able to remove our pain but I bet dollars to pesos you would have eased it. God Bless you.  
Frank.

Nueberg puts the letter down. He leans back in his chair. He sits with a solemn expression.

## INT. JAIL CELL - NIGHT

The cell doors slide open. Danny is escorted inside. He's wearing a prison uniform.

He sits down in his cot as the cell doors slide close. A SLEAZY PRISONER across the cell door smiles at Danny, exposing a gap between his teeth.

## SLEAZY PRISONER

Boy, you's one fine lookin' piece'o white ass.

Danny lies down. He covers his eyes with his arm and cries quietly to himself.

FADE TO BLACK:

## SUPER:

THERE ARE COLLECTION AGENCIES THAT USE VARIOUS ILLEGAL TACTICS TO COLLECT DEBTS.

MANY ACCUSE CUSTOMERS OF ILLEGAL ACTIVITIES, TELLING THEM THEY WOULD BE ARRESTED WITHIN 24 HOURS IF THEY DID NOT PAY THEIR DEBT.

112.

.....SOME CONSUMERS, INTIMIDATED BY THESE UNLAWFUL PRACTICES,  
PAID DEBTS THAT THEY DID NOT EVEN OWE.

FADE OUT:

THE END