

The collection agency

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SCENE 1

EXT. LUXURY CAR SHOWROOM - DAY

Sun glints off the sleek, candy-apple red finish of a brand new, high-end sports car. JAKE, grinning from ear to ear, signs papers with an eager sales associate. He barely glances at the fine print.

He slides into the driver's seat, the leather molding to him. He revs the engine. The powerful GROWL sends a thrill through him.

JAKE (TO HIMSELF)

Mine.

EXT. SUBURBAN STREET - NIGHT (6 MONTHS LATER)

The same sports car, now slightly dusty, sits parked crookedly outside a modest house. Inside, JAKE is sprawled on a couch, scrolling through his phone, ignoring a PILE OF BILLS on the coffee table. The top one is a final notice from "Velocity Financial."

A notification buzzes on his phone. He glances at it: "Loan Payment Overdue." He dismisses it with a flick of his thumb.

JAKE (MUTTERING)

They can wait. I've got more important things to do.

SCENE 2

INT. JAKE'S HOUSE - LIVING ROOM - NIGHT (1 MONTH LATER)

Jake is playing a video game, headphones on, laughing. The doorbell RINGS. Annoyed, he pulls off his headphones.

He opens the door. Standing on the porch is THE COLLECTOR. Immaculate suit, perfectly slicked-back hair, an expressionless face. He holds a slim, black briefcase.

THE COLLECTOR

Mr. Jake Thompson?

JAKE

Yeah? What do you want? I'm kind of busy.

THE COLLECTOR

My name is Silas. I'm here regarding your outstanding debt with Velocity Financial. Account number 774-B.

Jake's eyes dart to the sports car still parked outside.

JAKE

Look, I've been a bit tied up. I'll get to it. You guys are relentless.

THE COLLECTOR

We are. Our clients prefer a unique approach to restitution.

Jake scoffs, leaning against the doorframe.

JAKE

Unique? What, are you going to repossess my car in person? Be my guest. I'm not paying that inflated interest.

The Collector offers a faint, unsettling smile.

THE COLLECTOR

Oh, we're not interested in the car, Mr. Thompson. Not anymore. The terms of your agreement, in the fine print you so thoughtfully disregarded, allow for alternative compensation after repeated non-payment.

Jake furrows his brow, a flicker of unease.

JAKE

Alternative compensation? What the hell are you talking about?

THE COLLECTOR

Consider it... a rebalancing of the scales. A small service charge, if you will. The Collector's eyes drift past Jake, into the house. Jake instinctively steps back, feeling a chill despite the warm night.

THE COLLECTOR (CONT'D)

We'll be in touch.

The Collector turns and walks silently down the path, disappearing into the darkness. Jake stands there, unnerved, then shakes his head.

JAKE

Freak.

SCENE 3

INT. JAKE'S HOUSE - KITCHEN - MORNING (THE NEXT DAY)

Jake walks into the kitchen. MARTHA, his mother, is usually there, humming and making coffee. The kitchen is empty. The coffee maker is cold.

JAKE

Mom?

No answer. He checks her bedroom. Empty. Her car is in the driveway. Her phone is on the charger.

He calls her. Straight to voicemail.

JAKE (INTO PHONE) (CONT'D)

Mom, where are you? This isn't funny.

A growing sense of dread twists in his stomach. He remembers The Collector's unsettling gaze. He tries to rationalize it. She probably went to a friend's, forgot to tell him. But she never forgets.

SCENE 4

INT. JAKE'S HOUSE - LIVING ROOM - NIGHT (2 DAYS LATER)

Jake is a wreck. He's called everyone, filed a missing person report. The police have no leads. SARAH tries to comfort him.

SARAH

She'll turn up, Jake. Don't worry. People sometimes just need space.

JAKE

(Shaking his head) No, you don't understand. It's not like her.

The doorbell RINGS. Jake jumps. He looks at Sarah, then at the door.

He opens it. THE COLLECTOR stands there, holding the same briefcase.

THE COLLECTOR
Good evening, Mr. Thompson. I trust
you've had a chance to reflect?
Jake's blood runs cold.

JAKE
Where is she? What did you do?

THE COLLECTOR
A small down payment, Mr. Thompson.
For your considerable principal.
She was... a lovely soul. Very
giving. A good fit for our
portfolio.

Jake lunges, grabbing The Collector by his immaculate lapels.

JAKE
You sick bastard! What are you
talking about?! Give her back!

The Collector doesn't flinch. His eyes are dead calm.

THE COLLECTOR
Restitution, Mr. Thompson. The
agreement is quite clear. When
monetary payment is not rendered,
we find... other forms of value.

Jake releases him, horrified. He looks wildly at Sarah, who
is now standing behind him, confused and scared.

SARAH
Jake, who is this?

THE COLLECTOR
We will return when another
installment is due, Mr. Thompson.
The interest, I'm afraid, accrues
rapidly.

The Collector turns and walks away, the sickening silence of
his departure more terrifying than any threat.

Jake collapses against the doorframe, tears welling in his
eyes. He looks at Sarah, his face pale with terror.

JAKE
Sarah... run. Please, just run.

Sarah looks at him, bewildered, then at the empty space where The Collector stood.

SARAH

Run from what, Jake? What is going on?

SCENE 5

INT. JAKE'S HOUSE - LIVING ROOM - DAY (1 WEEK LATER)

Jake hasn't slept. He's surrounded by frantic notes, news articles about disappearances. He's called the police again, tried to explain. They think he's delusional, grieving.

He stares at the sports car keys on the table. The car. His damn car.

He picks up his phone. He has money, enough to pay off the car, to get a loan from somewhere else. He has to.

He goes to dial Velocity Financial. His thumb hovers over the numbers.

The doorbell RINGS.

Jake's hand freezes. His heart pounds against his ribs. He knows who it is.

He slowly walks to the door.

He opens it.

THE COLLECTOR is there, holding the briefcase. His gaze slides past Jake, into the house. Sarah is in the kitchen, humming softly as she makes tea.

Jake's eyes meet The Collector's. The faint, knowing smile plays on his lips.

THE COLLECTOR

Welcome back to our collection, Mr. Thompson. I believe we have another installment due. And it seems... you've found a new asset for us to acquire.

Jake's eyes widen in absolute horror. He takes a step back, frantically trying to block the doorway, to shield Sarah from this monstrous, unseen force.

JAKE

No! No, please! I'll pay! I'll pay
anything! Just don't touch her!

The Collector simply raises an eyebrow, his smile widening slightly.

THE COLLECTOR

It's too late for cash, Mr.
Thompson. The terms have changed.

Jake screams Sarah's name.

JAKE

SARAH! RUN! GET OUT!

But it's already too late. The Collector's gaze is fixed. A faint, almost imperceptible SHIMMER in the air around Sarah in the kitchen. The humming stops. A tea mug clatters to the floor.

Jake watches, helpless, as the light in Sarah's eyes fades, her body going limp. She collapses, a silent, unmoving heap on the kitchen floor.

Jake lets out a guttural, primal SCREAM of despair.

The Collector simply adjusts his cufflink, undisturbed.

THE COLLECTOR

AN EXCELLENT RETURN ON INVESTMENT, MR. THOMPSON. WE LOOK
FORWARD TO OUR NEXT VISIT.

He turns and walks away, leaving Jake alone, surrounded by the echoes of his choices and the devastating emptiness of his collection.

FADE TO BLACK.