

Hero Loan Brand Film

By

Corey Crumpacker

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1 DRIVEWAY -- GARAGE SALE -- DAY

In the driveway of an average suburban home, a HUSBAND and WIFE wait for customers to arrive at their meager garage sale. It's obviously blisteringly cold outside.

HUSBAND

(shivering, speaking to camera)
When I got out of the army and it came time to buy a home, we figured the VA loan process would be easy.

WIFE

Veterans-R-Us really seemed to care about the little guy. So after calling their 800 hotline we decided to move forward.

HUSBAND

But later when our friends told us about Hero Loan and everything they offer we realized we got...I dunno...

WIFE

Screwed. We got screwed.

Husband notices something on the table next to them. He reaches into a pile of junk and pulls out a hunting knife.

HUSBAND

(to wife)
I thought we agreed not to sell this.

2 BACKYARD FIRE PIT -- DAY

Husband and Wife sit around a decrepit fire pit boiling water and preparing MRE's. Husband pours boiling water into their bags. Wife stirs in the water with a plastic spoon.

WIFE

Look--we're patient people. But on day 82 of waiting for our VA loan approval it's hard not to get frustrated. So we called Veterans-R-Us again and get this--we got put on hold for three days.

HUSBAND

Literally. We took night shifts waiting for them to pick up. And when they finally did they transferred us

to someone else and we had to start all over.

WIFE

(shows koozie to camera)

In their defense, they did send us these koozies. We could never afford these bad boys after the rates we got.

HUSBAND

Or a stove.

Wife takes a bite. She can't quite hide her grimace.

3 EXT. GARAGE SALE -- DAY

Covered in a camping blanket, Wife is sitting in a crappy, white-plastic lawn chair with a swaddled baby in her arms. Husband is sprawled in a lawn chair beside her tossing a football up and down, visibly bored waiting on people to arrive.

HUSBAND

We always wondered why VA loan rates varied from company to company. Shouldn't they be the same everywhere?

WIFE

Well, it turns out a lot of places mark up their rates to line their pockets.

HUSBAND

"Little Guy" my ass.

WIFE

When we found out Hero Loan would've walked us through the whole process in as little as 14 days and made sure we were getting the best benefits...ugh, we left so much money on the table.

HUSBAND

The worst part is we thought we'd be on a family vacation by now.

WIFE

(holds fake baby up to camera)

But this isn't a real baby cause we can't afford diapers. We just carry this thing around to feel something.

Husband misses the ball and it bounces away. He doesn't want to get out from under the blanket.

4 EXT. FRONT YARD -- DAY

Husband and Wife are both on all fours cutting the grass with a pair of hedge clippers. They are both wearing oversized, dirty "Veterans-R-Us" T-shirts ovetop thermals with beanies and scarves.

HUSBAND

So we finally got approved but at that point all the houses we wanted were gone.

WIFE

You can bet we gave that Veterans-R-Us chatbot a piece of our mind. I mean, how can Hero Loan offer free appraisals and take care of the certificate of eligibility while they offer nothing? Ridiculous.

HUSBAND

But guess what--all they did was send us more koozies.

WIFE

The good news is our house still has no heater. But...you can never have too many koozies.

HUSBAND

Agreed. But koozies don't cut grass.

Husband aggressively snip a chunk of grass.

5 DRIVEWAY -- GARAGE SALE -- DAY

Back to the garage sale, still no one has shown up.

WIFE

In hindsight, our biggest mistake was choosing the wrong partner from the beginning.

HUSBAND

Don't settle for free koozies. Go with Hero Loan.

HUSBAND

(ALT LINE)

Don't settle for free koozies. Go with
Hero Loan, the only way to VA.

WIFE

Yea, you deserve a stove.

Husband notices something under a table. He reaches under and
pulls out his hunting rifle.

HUSBAND

(to wife)

Seriously, I thought we talked about
this.

Embarrassed, Wife tries to push the gun back under the table,
looking around to see if neighbors are watching.

END.

CUTDOWNS6 DRIVEWAY -- GARAGE SALE -- DAY (:30 LIFT)

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(speaking to camera)

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WIFE

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HUSBAND

(to wife)

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7 BACKYARD FIRE PIT -- DAY (:30 LIFT)

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WIFE

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WIFE

(shows koozie to camera)

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HUSBAND

Or a stove.

Wife takes a bite. She can't quite hide her grimace.

8 **EXT. GARAGE SALE -- DAY (:30 LIFT)**

Wife is sitting in a crappy, white-plastic lawn chair with a swaddled baby in her arms. Husband is sprawled in a lawn chair beside her tossing a football up and down, visibly bored waiting on people to arrive.

HUSBAND

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WIFE

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