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Family Album, USA

Episode 11 “[A Place of Our Own](#)“

Act 3

Mr. Riley How do you do?

Richard Hello.

Mr. Riley I'm Ralph Riley.

Richard I'm Richard Stewart, and this is my wife, Marilyn.

Mr. Riley Pleased to meet you.

Marilyn Likewise, Mr. Riley.

MR. RILEY Please, sit down. What can I do for you?

Richard We'd like to discuss a mortgage.

Marilyn For a house.

Mr. Riley Fine. Are you buying a house or are you refinancing your present home?

Richard We're planning to buy a house.

Marilyn And we'd like to find out about a mortgage.

Richard We are customers of the bank. As a matter of fact, my whole Family banks here.

Mr. Riley I have some questions to ask. Do you own your house or do you rent?

Richard Neither. We live with my parents, Dr. and Mrs. Philip Stewart.

Mr. Riley And how old are you?

Marilyn I'm twenty-nine.

Richard I'm thirty.

Mr. Riley And, Mr. Stewart, what is your occupation?

Richard I'm a freelance photographer.

Mr. Riley And, Mrs. Stewart, are you working?

Marilyn Yes. I'm a designer, and I work in a boutique.

Mr. Riley Did you bring any savings or salary information? Last year's tax forms?

Richard Yes. Here they are.

Mr. Riley OK. What...what kind of house did you have in mind?

Richard We're talking about buying a two-bedroom house in Mount Kisco. Here are the financial details on the house.

Mr. Riley Thank you. Are you prepared to make a ten-percent down payment?

Richard Yes, we are.

Mr. Riley Payments over thirty years?

Richard Yes.

Marilyn Do you think we can get a loan?

Mr. Riley Well, it depends. Do you own any other property? Any stocks or bonds?

Richard No.

Mr. Riley I see. Then you don't have any collateral. Perhaps you could get a guarantor-someone to sign for the loan for you.

Richard Why is that necessary?

Mr. Riley Since you don't have enough income, and you don't already own any property, the bank needs to be sure you can pay the mortgage every month. A guarantor is responsible for the loan if you can't make the payments.

Richard I see. Well, the idea of buying a house is exciting.

Marilyn Thank you, Mr. Riley. We'll read this over carefully.

Mr. Riley Thank you.

Richard Good-bye. Thanks.

Mr. Riley Good-bye. And hope to see you soon.

Richard I hope so, too.

Mr. Riley Take care.

Marilyn Good-bye.

Richard It all sounded so easy until they mentioned needing collateral or a guarantor.

Marilyn We have no collateral.

Richard And I don't think it's a good idea to ask Dad to sign as a guarantor. I don't feel right about it.

Marilyn I understand your feelings about it, Richard.

Ellen Now, tell me, what's the problem?

Marilyn We can get a loan from the bank if we can put up some collateral.

Richard And we don't own anything to use as collateral.

Marilyn Or someone can sign with us as a guarantor.

Ellen Why don't you speak to Dad?

Richard No. If we buy a house, I want to be able to handle it alone.

Ellen Everybody needs help sometimes, Richard.

Marilyn I understand Richard's feelings about it, Ellen.

Richard In two or three months, I'll have an advance on my book and be able to put more money down.

Marilyn What about the house in Mount Kisco? Somebody else'll buy it by then.

Richard Then there'll be other houses, Marilyn.

Ellen Richard has a point. You're just beginning to look.

Marilyn We're in no great rush. It's true.

Richard This has been a great learning experience for us, Marilyn. Talking to the real-estate agent. Looking at the houses. Talking to the loan officer at the bank.

Marilyn It has been a learning experience. That's true.

Ellen I think you're doing the right thing. Taking your time. Looking around. Especially with a purchase of this kind. You're talking about a lot of money.

Marilyn We'll call Mrs. Martinelli and tell her to keep looking for us.

Richard And I'll call Mr. Riley at the bank and tell him we'll see him in a couple of months.

Ellen And if you ever need Dad or me to help you...

Marilyn We know.

Ellen You know we'll be there for you.

Richard It's a Stewart tradition. We're a family.