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Mortgage Melodrama

By AL LEWIS

Dear Al: Am I the only person...who remembers the old melodramas?

Remember when the worst thing that could happen was that Little Nell would be sliced in half by the train, whose tracks she was tied to? Remember the second-worst thing...? It was that Granny would have to mortgage the house. When did this change, and why?

-- Babsy (Barbara Lyons), Corralitos, Calif.

No, Babsy. You are not alone. John Donald O'Shea of Moline, Ill., has been doing community theater since retiring as an Illinois circuit-court judge in 2000.

In 2005, he published a prescient melodrama script called "Little Nell and the Mortgage Foreclosure." The play features Little Nell Pureheart and Wiley Whiplash, clad in black cape and stovepipe hat, appearing amid "villain entrance" piano riffs.

The dialogue embraces the usual melodramatic conventions of slicing Ms. Pureheart on the tracks as well as ripping her apart at the ol' saw mill. But it's the mortgage that menaces most.

Ms. Pureheart seeks a loan modification because "the family auto dealership failed."

Mr. Whiplash seeks foreclosure. "You will undoubtedly conclude that Jimmy Stewart would have acted otherwise," Mr. Whiplash says. "I have no ulterior motives, other than maintaining my somewhat lavish lifestyle."

Mr. Whiplash offers loan-modification terms only if Ms. Pureheart will marry him, but what he's really after is the oil beneath Ms. Pureheart's property.

Mr. O'Shea told me he'd seen plenty of foreclosure cases as a judge, but he did not intend to presage the mortgage melodrama America is still suffering through today. (Read part of his play: theatrefolk.com/products/little-nell-and-the-mortgage-foreclosure#samplePages).

"I don't claim to be a prophet," Mr. O'Shea says. "There are certain eternal truths:

-- "A mortgage...can be very good for you if you need money. But if you can't afford to pay, it becomes very bad.

-- "If you're working with Jimmy Stewart, he tries to work with you. If you're working with Wiley Whiplash, he tries to throw you on your derriere."

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In the end, Ms. Pureheart does not marry Mr. Whiplash. She sues him for violations of the federal Truth in Lending Act and sexual harassment.

But I wish she'd tied him to the tracks. He'll be back.

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