

**CastDescriptions (9 pages) same as MMTM-CastingDec8,13.doc**

**MORTGAGE MELTDOWN: THE MUSICAL Casting and Wardrobe Notes**

Full character descriptions include plot highlights, songs, personality, casting requirements, wardrobe.

Most characters sing a little. The Homebuyer Songs (Loan for a Home, Less/More, FAX!) have lines or verses assigned to specific characters. Bankers have their own songs. Solos, duets and other character-specific songs are noted. Ensemble should be prepared to sing almost everything.

**Myers-Briggs** personality types (ENTJ, ISFP, etc.) are included for 17 main characters; page numbers refer to paperback Please Understand Me, David Kiersey and Marilyn Bates.

Optimal cast size: 25-35 adults plus 5 kids/teens

Maximum cast size is 40+ if cameos are given to donors and honored guests.

Optional: cameos can include 1-2 infants, 1 toddler, Girl A1 at age 4, Boy B1 at age 11, Girl B2 at age 8.

**18M** means 6 named men, 2 boys age 5-7, 1 boy age 16-18, 5 Bankers, plus about 4 men in Ensemble with small parts.

**11F** means 5 named women, 1 girl age 8-10, 1 girl age 13-15, plus about 4 women in Ensemble with small parts.

All other roles can be filled by either M or F.

Because banks tended to favor white borrowers, and tended to offer worse loans to borrowers of color (higher interest rate, more likely to default), casting notes include guidance on race for some home owners. All CEO's of major banks were white, middle-aged males during 2004-2012, so casting should reflect this reality. Everyone else can be any race or ethnicity, as long as offspring match their parents, and the adopted brother/sister (Mr D2 and Ms E) do not look similar.

Minor handicaps should not deter an actor from auditioning; script might be adapted to accomodate minor handicaps.

Wardrobe: Clothing and accessories should have no visible words, numbers, letters, logos, or pictures unless specified (e.g., Mr B wears Dickies/Dockers work pants; Boy C has airplane pajamas). Use solid colors, or patterns that work well on camera (TV studio). Avoid thin stripes, herringbone, tweed.

**MORTGAGE MELTDOWN: THE MUSICAL Cast of Characters**

FAMILY A (Real Estate Agents, upper-middle class)

*CASTING NOTE: Grandpa and Grandma (Family A) are probably white, as they obtained a loan with favorable terms in 1968 that allowed them to buy a large house in a nice suburb; they were able to repay a 30-year mortgage while providing well for their three sons.*

MR A: Real Estate Agent, born 1974, age 30-37. Youngest of three boys, still trying to prove his worth; never without his pocket calculator. Determined to make the numbers add up; depressed when the numbers turn against him.

INTJ, page 180

Sings Homebuyer songs.

Sings Solo and leads audience in singing: I'm Depressed.

Casting: M, 30s. Looks like Grandpa & Grandma.

Wardrobe: Suit and tie, or slightly more casual sport coat and slacks, for most scenes.

MRS A: Mr A's wife and partner Real Estate Agent; interior decorator. Always fashionably dressed with an artistically draped scarf; if her scarf looks good, all is well.

Believes in positive energy. Expects the universe to open a door, a natural solution, for any dire situation.

ESFP, page 198

Sings Homebuyer songs.

Sings and leads audience in singing: I'm Depressed.

Casting: F, 30s.

Wardrobe: Fashionable dresses, slacks, shoes, blouses, scarves, jewelry, belts, purses, etc., with extras on stage as props while dressing.

GIRL A1: Their daughter, born August, 2002, at ages 8-10.

Analytical as an accountant, like her father. Her fashion sense includes a love of assertively pink clothing, manifested since early childhood, and an abundance of Silly Bandz bracelets, or other trinkets, to demonstrate a kind of personal wealth.

ISTJ, page 189

Casting: F, 8-10. Looks like Mr A and Mrs A, sister of Boy A2.

Optional: appears as sleeping toddler and/or age 4 for two words.

Wardrobe: Pink, hot pink, fuschia, some purple;

comfortable styles, not too frilly. Accessories for hair, and Silly Bandz or other cheap bracelets. One scene in

modest pajamas or long nightgown. One scene dressed for Ladies Historical Society, in knee-length dress or skirt with white gloves and pearl necklace.

BOY A2: Their son, born March, 2004, at ages 6-7. Fond of slacks and button-down shirts like his father wears; has his mother's exuberant charm. Darling of the family and budding show-off/comedian.

ESTP, page 196

Casting: Looks like Mr A and Mrs A, brother of Girl A1, a few months older than Boy C.

Optional: cast sleeping infant, 0-2 months.

Wardrobe: Usually in slacks and button-down shirts. One scene in pajamas with button-down shirt and long pants.

GRANDPA A (G'PA/GPA/Pops): Mr A's father, born November, 1944, now in his 60's. He was a high school history teacher from September, 1968 to June, 2009; now retired and writing a biography of Herbert Hoover, the nation's greatest public servant. Devoted husband, father, and grandfather, if a bit old-fashioned.

ISFJ, page 194

Sings duet with Grandma, preferably while strumming guitar: It's Gonna Be Bad (Before It Gets Worse)

Casting: M, age 60-70.

Wardrobe: Slacks and button-down shirt, or slightly more casual, but no blue jeans. One scene on cruise ship. One scene dressed for Ladies Historical Society, in knee-length dress or skirt with white gloves and pearl necklace, preferably with Eleanor Roosevelt hat; he can keep his usual socks and shoes or get hose and pumps.

GRANDMA A (G'MA/GMA): Mr A's mother, born 1945-1950, now in her early-mid 60's; her parents passed along their Depression-era values of thrift and adaptability. She's a peace-loving, progressive former hippie who reared three boys while working as librarian and art teacher. Retires during the play, in June, 2010, to spend more time at painting; she's still slightly Bohemian. She also serves as Chairwoman of the Ladies Historical Society, primly dressed and procedurally proper; they meet monthly to further the study of events and important persons, especially women, in U.S. history.

Forgives her husband for his trespasses, but has her sneaky, humorous ways of retaliating.

ESFJ, page 192, as a working mother, relaxing at

retirement to her teenage personality, INFP, page 176  
Sings duet with Grandpa, preferably while strumming  
guitar: It's Gonna Be Bad (Before It Gets Worse)  
Sings with Mrs B and Ensemble: If You Only Have a Little  
Casting: F, in her 60s.  
Wardrobe: Dressed as librarian or high school art teacher.  
Kerchief around hair while cleaning the house. Artistic  
touch while employed. At home, perhaps an embroidered  
peasant blouse, beads, or clothing with fringe. One scene  
on cruise ship. One scene dressed for Ladies Historical  
Society, in knee-length dress or skirt with white gloves  
and pearl necklace, preferably with Eleanor Roosevelt hat.

FAMILY B (Builder/Bookkeeper, solid middle or working class)

MR B: Building contractor, self-employed or contracted by  
larger firms; keeps measuring tape clipped to belt.  
Energetic about fixing almost anything, except his  
language. Lets his wife handle paperwork and family  
organizing. Employs Mr C as a roofing assistant. Attempts  
suicide when faced with unemployment and foreclosure.  
ISTP, page 200  
Sings Homebuyer songs  
Solo in four scenes, a rousing march: Fix 'Er Up  
Sings and leads audience in singing: I'm Depressed.  
Casting: M, late 30s-early 50s  
Wardrobe: Work boots, jeans or Dickies/Dockers work pants;  
paint-spattered overalls during Fix 'Er Up scenes. One  
scene in clean, casual clothes when he visits Family B to  
deliver a gift. Always has wide belt with large metal  
measuring tape clipped on.

MRS B: Mr B's wife, a bookkeeper and receptionist; steadfast  
and practical in reaching her goals. She keeps her  
husband's language clean, her budgets balanced, and her  
kids on the right track. Working class/Middle class, until  
job cuts send the family slipping into poverty.  
ESTJ, page 188, when times are good; when organizing to  
cope with job loss and foreclosure, she's ENFJ, page 167  
Sings Homebuyer songs.  
Sings one line of Fix 'Er Up.  
Sings and leads audience in singing: I'm Depressed.  
Sings with Grandma and Ensemble: If You Only Have a Little  
Casting: F, late 30s-late 40s.  
Wardrobe: Sensible shoes.

TEEN BOY B1: Their son, born May, 1994, age 17. He spends way

too much time with blogs, Twitter, Facebook, texting and sexting; aspires to virtual profession like video game design. Interprets Karl Marx enthusiastically as recommending control of the means of production and oppression of workers. Sly, self-centered, ignorant, overconfident, rebellious, eventually repentant.

ENTJ, page 178

Sings duet with sister B2: Leave a Message.

Casting: M, 16-18. Looks like Mr B and Mrs B, brother of Girl B1.

Wardrobe: Jeans, T-shirts or polo shirts. Might have high school logo or team number on football jacket, jersey, etc.

TEEN GIRL B2: Their daughter, born November, 1997. age 14.

Sees behind her brother's tricks. Plans to be a singer and veterinarian, unless she would have to do math. Wait, her phone is ringing. She has to get that.

ENTP, page 183

Sings duet with brother B1: Leave a Message.

Casting: F, 13-15. Looks like Mr B and Mrs B, sister of Boy B1.

Wardrobe: Goes through phases of imitating famous female singers of 2009-2011, her idols: Adele (heavy eye makeup, dark clothing), Taylor Swift (sun dress and cowboy boots), Beyonce (skimpy dress or short shorts), etc. One scene dressed for Ladies Historical Society, in knee-length dress or skirt with white gloves and pearl necklace.

FAMILY C (Carpenter/House Cleaner, marginally employed)

*CASTING NOTE: Mr C and Mrs C are probably black and/or Hispanic, as they are targeted for a subprime loan.*

MR C: Young fatherless father; high school dropout, unlikely to complete his GED; earnest carpenter and roofing assistant for Mr B. Takes expensive "career tech" classes on government loans at a for-profit college, unaware of financial peril. Good intentions but brittle temper; understands manhood on the surface but lacks emotional depth and resilience. Resorts to wife-beating in frustration.

ENFP, page 173

Sings tenor solo: Day Labor.

Casting: M, 20s. Smaller than Mr B, his boss.

Wardrobe: Work boots, jeans or Dickies/Dockers work pants;

paint-spattered overalls during Fix 'Er Up scenes. One scene in suit or tuxedo, preparing for sister's wedding. Often wears baseball cap backwards. At home, might wear a "wife-beater" sleeveless T-shirt, displaying a tattoo.

MRS C: Young mother and high school graduate; dreamy and romantic. Takes pride in keeping a clean, tidy home on tight budget. She works at several low-paying jobs to make ends meet. Helpful, accommodating; she develops courage, tenacity and resourcefulness to protect her son even as she loses her home.

INFP, page 176

Sings operatic solo/duet with Boy C: Family of Two.

Casting: F, 20s.

Wardrobe: Work uniforms (janitor, waitress, house cleaner, fast food). Carries has a large tote bag with change of clothes, extra shoes, and other necessities. Purse is large, and allows wallet, phone, etc. to spill out easily.

BOY C: Born August, 2004, age 6. Gentle, thoughtful. Usually has a toy airplane, or airplanes on clothing. Parents and teacher can see how he is trying to find a way to understand his world; his personality is in flux.

ISTJ, INTJ, ISFJ, INFJ

Sings angelic solo/duet with Mrs C: Family of Two.

Casting: M, 6; character loses first tooth. Looks like Mr C and Mrs C.

Wardrobe: Airplanes on T-shirt, pajamas, bedsheets.

#### FAMILY D (Don't Ask/Don't Tell)

MR D1: Elementary school teacher bordering on tenure; educated, empathetic, perceptive. Devastated when his gay partner is killed in Iraq. Blossoms in relationship with Mr D2; his voice regains intonation, especially in private conversation with D2, and eventually proposes marriage, though he is still looks and acts straight in public, except for a nice fashion sense. For 2011-2012, he teaches a second grade class including Boy A2 and Boy C, and a little Spanish to fourth grade, including Girl A1.

ENFJ, page 167

Sings only during whole-cast finale.

Casting: M, late 20s-mid 40s.

Wardrobe: Button down shirt and slacks, or nice polo shirt. At home, a tasteful robe and slippers. For July 4th picnic with Mr D1, slightly more flamboyant red, white and blue. Add wedding ring after marriage.

MR D2: Former member of the Marines Drum and Bugle Corps and still physically fit; now bugles Taps for funerals while recovering from war injuries (could be invisible injuries) and post-traumatic stress disorder (PTSD). Speaks often in rhyme, partly to avoid accidentally talking about his past, partly to channel his nervous energy; now developing his career as a rap artist. Brother of Ms E by adoption; he was adopted from a poor Hispanic country as an older child. Creative, generous to all.

ISFP, page 203

Sings Homebuyer songs; usually speaks in rhyme or rap.

Casting: M, late 20s or older, does not look like Ms E or like Mr D1. Veteran preferred; bugle player preferred (to play Taps). Probably Hispanic (could be light skinned, or mixed European-native Indian or black), physically fit (whether thin or muscular) and physically active.

Wardrobe: Creative, variable; he's a performance artist as a rapper, and fairly open about being gay. Add wedding ring after marriage. First appearance is in full military dress uniform as Marine Drum and Bugle Corps, with authentic silver bugle. For uniform and bugle, see:

<http://www.madisonscouts.org/blog/?p=276>

<http://lidvet.com/2010/03/18/>

MS E (Emigration lawyer, rising professional)

MS E: Single woman; devoted sister of Mr D2 by adoption.

Thrilled with her new condo and her cute bachelor neighbor. Passionate attorney handling international adoptions--getting the children out of their third-world countries-- until processing stalls with Hague conventions in 2008. Talks quickly in long speeches while pacing.

Attacks problems with research, insight, and logic.

Volunteers to help Family B fight foreclosure. Member of the Ladies Historical Society with Grandma A.

INFJ, page 170

Sings Homebuyer songs.

Casting: M, late 20s or older. Can be older, younger, or same age as Mr D2, but should not look similar. Could be the natural or adopted child of (unseen) parents.

Wardrobe: Professional clothing for law practice, even in her home office. One scene dressed for Ladies Historical Society, in knee-length dress or skirt with white gloves and pearl necklace.

HOMEOWNER ON PHONE (HOP): Member of the theater's stage crew, enduring two hours of exasperating phone calls to ask

about modifying an unaffordable home mortgage, while trying to write down the steps and vocabulary of the process.

INTP, page 186

Does not sing.

Casting: M/F, Homeowner age; on stage throughout show.

Wardrobe: Dressed as stage crew for the theatre where performance is taking place.

BANKERS #1, #2, #3, #4: Four well-paid, increasingly well-dressed, arrogant bank executives who enjoy every minute of the mortgage bubble, though they are truly heartsore that they have not found out how rich they can get; they always strive to get more.

They sing Bankers Blues, and Magic Invisible Money (partly as Barbershop Quartet).

Casting: Preferably white males, 40s-60s, with a little balding or gray hair. Tenor, Lead, Baritone, Bass.

Wardrobe: Suits, progressing to nicer suits, then to exquisitely fine tailored suits, maybe with cufflinks.

Hunt through Goodwill, or ask dry cleaners and shoe repair shops for donations of unclaimed orders; plan on altering clothes to fit just right.

NEW BANKER: Young banker who is moving up the ranks, asking a lot of ethical questions; learns to think like a Banker.

Sings Bankers Blues, and Magic Invisible Money.

Casting: Preferably white male, late 20s-early 40s.

Wardrobe: Same as Bankers, but one step behind; could almost use their hand-me-downs.

ENSEMBLE: At least 4 men and at least 4 women (Soprano, Alto, Tenor, Baritone, maybe Bass) who may play small parts: neighbors, cruise ship stewards, grocery clerks, real estate agents, home buyers, bank employees, members of Ladies Historical Society.

Sing Homebuyer songs, FAX!, and parts of other songs.

Casting: M & F, older teens and adults of all ages.

Wardrobe: Many changes of clothing!

#### CHARACTERS PLAYED BY ENSEMBLE OR CAST SEPARATELY

LOAN OFFICER: Fast-talking mid-level bank employee who presents paperwork to borrowers as they become approved for home loans; salary and bonus are based on terms of loans with heavy incentives for sub-prime adjustable loans.



Sings Homebuyer songs.  
Casting: M/F, late 20s or older.  
Wardrobe: Suit and maybe a tie.

HOUSING COUNSELOR: Sincere, informed, underpaid employee of Community Housing Services, a non-profit agency assisting distressed homeowners. Can only delay a foreclosure or get temporary mortgage reduction unless bank voluntarily agrees to better terms. For now, keep faxing those papers! Sings FAX! and maybe Homebuyer songs.  
Casting: M/F, mid 20s or older.  
Wardrobe: Button-down shirt, slacks. No jacket or tie.

VA LOAN OFFICER: Veterans Administration representative who explains the process for VA guaranteed home loans.  
Sings Homebuyer songs.  
Casting: M/F, late 20s or older, veteran preferred. This is a good role for actor with physical handicap, as it requires very little mobility.  
Wardrobe: Probably digital print camoflage fatigues or button-down military shirt, or suit and tie with military insignia on a pin. For more formal desk-job uniforms, see: <https://resumeengine.org/>

ADDITIONAL CHARACTERS (cast separately, or played by Ensemble)

Brief appearances, silent or a few spoken lines, played by donors, honored guests, stage crew, or Ensemble.  
Best scenes are CONVENTION CENTER, LADIES HISTORICAL SOCIETY, FAX! song, and during Act 1, showing homes for sale, escorting buyers to Loan Officer's desk at bank.

**END of List of Characters**

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