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Dream Home

By Ho-Cheung Pang

A 2007's survey shows that
the average monthly income of
Hong Kong people is HK\$10,100.
But there are still 24% people
not up to that line yet.
Since the handover,
Hong Kong people's income has
increased by 1%.
But in 2007 alone,
house prices shot up by 15%
In Hong Kong, a flat of 600square feet costs
more than HK\$7 million.
Flats with harbour view can reach
HK\$30,000 (US\$3,200) per square foot.
In a crazy city
If one is to survive,
he's got to be more crazy.
This is based on a true story.
Making Film Productions Ltd. Production
A Pang Ho-cheung Film
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Michelle Ye Sinn Lap Man
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Chui Siu Keung Norman Paw Hee Ching
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Editor Wenders Li HKSE
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Line Producers Derek Tsang & Jimmy Wan
Executive Producer Andrew Ooi
Co-Producer Raymond Phathanavirangoon

Producers Conroy Chan Josie Ho & Subi Liang

Written by Pang Ho-cheung

Derek Tsang & Jimmy Wan

Original Story, Produced &

Directed by Pang Ho-cheung

Good morning Sir.

May I speak to Mr. Sid?

Yes, I'm calling from Jetway Bank.

Thank you for choosing our company's
banking service for so long.

Since you are our VIP,
would you allow me to take time
to explain a reward plan...

Good afternoon, Sir.

Am I speaking to Mr. Ou Ka-ming?

Yes, how are you?

I'm calling from Jetway Bank.

Thank you for choosing...

Actually it's a sort of back-up money
in your account.

We won't charge you anything
if you don't use a penny from it.

You only need to pay interest
when you start using that money.

Since interest rate is rather low now,
only one dollar a day.

It means,
it all depends on how long the loan is for.
For example, if the loan is 8 days long, then...

Because you are our customer,
that's why we have your phone number...

Yes, I deeply apologize, Mr So.

Sorry that I've bothered you.

We'll never call you again. I'm sorry.

If someone wants to borrow money,
and someone wants to lend money.

Then no one loses.

If someone can't pass the TU credit report,
it means he can't pay off his debt.

It's almost like that
we are driving someone to his perdition.

If our clients can't pay the debt,
our bank will simply sell the debt
to some loan-shark companies to sort it out.

It's the same story.
Let's just give all these papers
to Man's cousin.
As if we were saving his life.
Would you just let me think?
It's a simple maths question.
What we got from our usual clients
We make HK\$6,000 per
each one million loan.
Now every one of us make 8,000.
No question at all.
Let's go to massage after work.
Yeah baby.
No, I've to work tonight.
You'll get yourself fucking exhausted.
Cut it out, let's go.
This is the newly-arrived brand, Mata Hari.
The whole collection is on special offer.
This is the latest woven leather fashion,
from Italy.
Please try it.
Hi, I am off, what about you?
Why don't we go to grab some desserts?
I'm not off yet.
Why don't you grab some first
and wait for me in the hotel room?
Alright.
Hourly or overnight stay?
Hourly.
This way.
Your surname?
Chan.
How much?
Keep the change.
Thank you.
Could you keep this in the fridge for me?
I'll have it later.
Sure.
Please close the door.
Thanks.
I held it all the way in the taxi.
Didn't you say you were coming?
You don't know those Korean guys.
They can drink the whole day.

They drank 8 bottles up, whiskys, tonight.
Only 6 of them.
It's almost like a competition of drinking.
Have some tea.
Thanks.
I got a joke.
A client, who just broke up with
his girlfriend.
He's Korean.
You know Korean men...
They beat women.
He's seeing her for two years.
They planned to get married.
Just a couple of days ago,
the girl wanted break up.
She said he didn't care about her enough.
The Korean guy asked her why.
She said, if you do care about me,
then why don't you beat me?
You never beat me, not even once,
in the last two years.
I went back very late, very often.
And I flirted with some other guys
in night clubs,
but you never beat me.
That means you don't love me at all.
Let's call it off.
Hello?
Yes, I'm on the meeting.
No, I'm in the toilet.
Yes, I'll be back soon.
Get our little girl sleep first.
That's it.
Excuse me.
What's up?
I want to know, the man who came
last night for me.
When did he leave?
That man? He left at about 2 am.
Thank you.
Miss.
You haven't paid yet.
Didn't I pay you last night?
Yes, you only paid the hourly rate.

Now you stayed overnight
and that man didn't pay anything.
Hello, cousin.
Please, just have a look first.
As usual,
Can't you see that I am doing it already?
\$6,480 divided by 5.
Means each one of us shares \$1,296.
And Man takes two shares.
You two are just like Bonnie and Clyde.
Man takes two, meaning you two takes three?
Yes, we two are family.
Hey, Man, it costs quite a lot to
keep a woman.
That's because I provide him
with extra service at night
Cut it out. So gruesome.
Hey, how about go to Tokyo in Easter?
Last time I found a very cheap hotel
in Kabukicho.
Only 7,000 yen per night.
Wow, Kabukicho? Nice.
Don't you dare see some sluts there,
I'll cut your dick.
What do you think, Sheung?
No, I'm out. You guys have fun.
Com'on, squander in money is our
only redemption.
No, I can't afford it.
It costs all my savings.
And I want to use it to buy a flat.
Where do you want to buy?
No. 1 Victoria Bay.
Come on, that one is so far away
and expensive, why?
She's got a childhood obsession
with that place.
Life is too short.
I don't want to waste my life on the mortgage.
So, are we going or not?
Absolutely yes. Let's eat and drink wild.
And you?
You guys enjoy it.
He is off to China to play golf

with his boss at midnight.
And then he goes to his factory for meetings.
And does he go to Karaoke with
his boss at night?
Doesn't his boss have a family?
Why are these guys so energetic?
Don't they ever rest?
What kind of golf game lasts 4 days a week?
You know all men care is just the 19th hole.
That's the only hole
they know how to play with.
They always say that
golf courses are better in China.
That's their secret code for prostitution.
Why didn't Emma's boss come back home?
My boss doesn't come home either.
One night I heard him whispering
on the phone in the kitchen.
He must be keeping a mistress elsewhere.
It's OK for him to mess up with prostitutes.
I'll treat it as going to the gym.
Keeping a mistree in China
would be a nightmare.
Just like what your husband does.
You bitch.
I am sorry, so what's going on now?
What's going on between your husband
and that woman?
I think he's back, so early. It's unusual.
I am off now.
Hello.
Hello, what are you doing?
Why do you keep your voice down?
I am working.
I forgot to tell you.
Bring me 2 bottles of whisky
when you come up.
The corkage charge is so high.
Smuggle them in. OK?
Yes I know.
Hey, buy me two packs of cigarettes.
You hear that? Two packs of cigarettes.
Box package.
Box package.

Yes I got it.
Come up before 12. We have a cake to cut.
And don't let the waiters see
you smuggling, OK?
How long will it take you here?
I'll call you when I arrive.
Help... Help...
Help... Somebody help!
Help!
Hello? Can you hear me?
This is Sheung.
Yes, I hear you.
Have you ever seen a water snake? Over.
What is a water snake? Over.
Water snake is a species of snakes.
It's long and big.
Sweetie, go downstairs and tell grandpa
it's supper time.
I'll cut out. I have to go downstairs.
Bye-bye. Over.
Grandpa.
Mom says dinner is ready.
Come. Sit by me.
I don't know if you can see the sea
from here when you grow up.
Oh, Grandpa.
You were a sailor, have you seen water snake?
Why do you ask this?
Jimmy said there is a water snake
in his house.
Sheung...
If we have to move,
where do you prefer?
Why do we have to move?
Then I can't play with Jimmy any longer.
And you can't see the sea.
Ave Maria.
I pray we can have a flat with a sea view.
Then Grandpa won't have
to walk to the harbor everyday.
Since he used to be a sailor,
he loves the seas.
Then I don't have to go to look
for him everyday.

But I don't want to move.
If you can hear me pray,
give us a window with a sea view.
In the name of the Father
and of the Son and of the Holy Spirit.
Amen.
Honey.
Do you think they'll get caught?
Ridiculous. They never get caught.
Even if they do.
Who dares go to identify them?
Aren't you afraid they might
come back for revenge?
Fuck it.
Hong Kong is going to be hijacked
by property developers soon.
What soon?
They've fucking done it already.
Don't swear. Kids are around.
Fuck your mother.
Fuck you. You damn mobs.
Fuck you.
Don't you fucking go away, asshole!
Fucking mob?
How dare you. You son of a bitch.
Why's your place so dark? Over...
My dad said some assholes
have cut our wires. Over...
Oh you swear. Over...
That's what my dad calls them.
"Asshole" is not a swearword. Over...
So why did those Ass-O...
Cut your electrical wires? Over...
Dad said they want to force us to move.
If we move
then those assholes
can tear down our building. Over...
Oh here you come again. Over...
No, asshole is not a swearword.
Hey, why don't we drop the word
"over" from now on?
Let's say "asshole" to end a sentence...
No... Over.
Com'on, let's say asshole. Asshole.

Then when will you move...
...Asshole.
My dad said pretty soon. Asshole.
Where will you move to? Asshole.
I don't know. Asshole.
Hey, do you hear me? Asshole.
Ave Maria.
I don't think I'll need a sea view now.
Don't let Jimmy go.
I don't want them to move.
I'd rather go to look for my grandpa everyday.
Don't get Jimmy away.
Jesus Christ.
You're the Lamb of God.
You take away the sin of the world.
Please, with the grace of God.
Please bring the Holy Father into my heart.
Please with your Holy Blood.
Wash me wholly from my sin;
Cleanse from every ill within.
Amen.
The government collaborates
with triads to evacuate us.
The government is a bunch of gangsters.
Down with the
government-property tycoons alliance!
Oh, darling, don't be ridiculous, alright?
Haven't I told you not to call at this time?
Yes, because my wife... yes...
Haven't we just seen each other?
Then why is the missing?
Yes, I miss you very much.
Alright, behave yourself for
the coming 2 weeks.
OK?
Have we not settled on this?
Yes, I was OK a while ago.
She's having a baby!
I have to be here with her.
Yes... you naughty naughty.
Com'on, don't talk nonsense.
Once she's finished I'll be right back
with you.
Give me a kiss.

Honey...
Honey...
Honey, what the hell is this? Honey...
Honey, wake up...
Thrust the sword and rip open the hell.
Rise to Heaven.
Thrust the sword and rip open the hell.
Rise to Heaven.
Thrust the sword and rip open the hell.
Rise to Heaven.
Sweetie.
Come. Take a look for me.
Is there a thorn in my finger?
Let me have a look.
Ouch! Here it is.
No wonder I felt a bit hurt
while mopping the floor.
Mom...
I want to quit school.
Why?
You just got admitted to the university,
why quit?
I want to get a job. To help the family.
Well, have a thought about it.
It's all my fault.
I've promised you before.
I promised to buy you a new flat.
But I let you down.
I haven't yet achieved that.
I am sorry.
Take it. Mom.
Take it!
Miss, may I know whom you are visiting?
I'm here with an agent, for flat 8B.
I am afraid that I haven't been noticed
in advance.
I am sorry, Miss Cheng, I am late.
We have an appointment to see the flat.
Which estate agent are you from?
The Great Wall Properties.
Hello? I am in the elevator.
I got a signal problem.
Yes. I can join you for the Majong game.
When?

My husband? Forget him.
He rarely sleeps at home overnight.
I'm always alone.
Who knows what ball-game he's playing?
He's off before dawn.
What about dad?
Dad's is over there. Come with me.
I just want to save this room for Dad.
How is it?
Nice.
Here's the washroom.
Take your time.
What did the seller say?
I am sorry, Miss Cheng.
They stick to their asking price.
Not much I can do.
But frankly, it's a reasonable price.
Think about it.
I've shown you a couple of flats already.
This is the best among all, isn't this?
Why wouldn't you consider the D flat
if you like?
It hasn't got a sea view. No.
Right. As you insist.
This one is just for you, Miss Cheng.
You know, I am not the sole agent.
Many other agents come with many clients.
I understand. Please let me have a thought.
Think about it over this weekend.
Don't wait till next week.
Excuse me, I gotta listen to this.
Hello? Miss Lau? How are you doing?
Yes. That flat is 750 square feet
with 2 bedrooms.
Yes. With an en-suite.
Yes, the price is wonderful.
You can't ask for more than that.
Sure, anytime.
Call me anytime if you got a problem.
What do you think?
How does it play?
OK. It's simple.
What? A blowjob?
Yes. What's your plan?

Anything suits you, suits me.
Then nothing is better than...
Foursome.
Foursome? ...all together.
Vomit? Don't throw up. Don't.
Here's the towel.
She wants to go back to the hotel.
What a shame...
Com'on, don't screw up.
Get up, get up. Don't quit.
No. Leave her alone.
Why don't you sleep first? I'll be quick.
Now what?
We can still play three.
No.
Great!
Why not?
I wanna do her first. You come second.
Fuck off. Why are you the first?
Because you don't wanna play threesome.
What the fuck are you talking about?
I am the one who found these girls.
Hello Blondie.
Open the door.
Get into the room.
Hey, you wanker.
What's up, bitch? What's up?
What the fuck are you talking?
What took you so long?
I am almost done.
Where is On Jai?
He is in the room, Shagging.
He's having so much fun.
What about you?
Wow, who's this?
We planned to play foursome.
But she's too drunk for that.
Then you still have three.
He's the one who's got a problem.
Last time in Taiwan,
we took a girl back to the hotel.
Something happened.
What is it? It's...
Last time we took a girl.

Back to the hotel.
When I was screwing her...
Com'on, pretend you are On Jai...
You are in front of me.
The girl was lying down,
doing a blowjob for you.
And I am underneath her.
That girl is my friend's cousin or something.
I didn't want to blow it in her.
As I was about to blow,
and he was having his good time.
He was putting his face against her bust.
So I pulled out and blew.
It all burst on to his face.
Oh shit!
Yeah exactly.
You got plenty of it.
Where is the package?
Here you are.
What is it?
Great shit. Hottest in L.A.
Strawberry Coca.
So cute?
Isn't it?
Just get it heat up.
Hey, can I touch it?
Knock yourself out.
Excuse me.
What are you doing?
You son of a bitch.
A volcano machine? Can I make one?
Help yourself.
How much is it? 1500
Here you go. Exactly.
Thank you.
This girl is hot.
Yeah. But she's so drunk. What can you do?
She's nice.
Blow some coca into her nose.
Can I do that?
So I've been told.
Along with her breath.
Here here.
Get up...

Yeah, Get up. Let's dance.
Get up...
Get up...
Com'on. Dance...
Oh Shit! All over your pants.
You wanker.
I'll fix this first.
I have to go.
I'll fetch some stuff to my boss in Central.
So long.
What is it?
Hello!
Hello...
No, no. You got me wrong.
I only ordered the stuff.
It's none of my business.
You've mistaken.
When will you finish? I want to go back.
Help.
Hello...
I'm out.
Shit, it's gone out.
Hey Brother.
Can you just turn down your
TV's volume a bit?
Did he wake you up again?
No, no. It's the weather. My throat is itchy.
Get changed.
I'll take you to the follow up check.
Boss is looking for you.
When will you be back?
Mom, sis hits me.
Hey kids. Quiet please.
Sis hits me.
Stop it. Where is your mom?
You stop.
Stop it.
What's the matter?
Ouch!
Don't bully your brother.
What are you doing?
It's his fault. He messed with my cards.
What cards? Leave him alone.
Let go. You are hurting him.

What are you doing? Let go.
How dare you!
He messed with my cards first.
Have you lost your mind?
You are hurting her!
Sheung!
Let her go. What is all this fuss about?
Is there anything wrong
to share a room with your brother?
She's spoiled!
Let's go home.
Dad is useless.
Study hard.
Do your best.
When you make money in the future,
you can have a room of your own.
Miss Cheng.
What did your father used to do?
He worked as a builder.
For how long?
About...
Twenty years.
Now we have the medical check results
and X-ray picture.
He's confirmed with Mesothelioma.
It's a kind of complication of
Pneumoconiosis.
It could have been due to his long
time working on building sites.
He must have inhaled excessive
asbestos and dirt.
He might need a thoracotomy
and chemotherapy afterwards.
According to the hospital report,
in September 2004,
your father went to Kwong Wah Hospital.
But in the medical policy subsequently
purchased,
you didn't declare
this as a part of his medical history.
You can review that medical policy.
I've brought a copy myself today.
Do pay attention to this one particular term.
It says, if you haven't declared

your dad's medical history,
before you purchased the plan for him.
If we discover it afterwards...
Hurry up...
I want to borrow some money.
What?
My father needs an operation.
But it's not covered by the insurance.
Plus all other medical expenses.
They cost more than \$120,000.
Haven't you saved some money these years?
But that's for the down payment
for the new flat.
You can buy a flat anytime.
Of course your dad's operation
is more important.
No. Seriously, I've saved that money
for my life.
I'll buy that flat very soon.
Honestly,
even if your dad is not sick,
you shouldn't buy it at this moment.
But all the experts are positive
about the market now.
It's good buying time.
Experts? They are charlatans.
The market will go down. Definitely.
Who will go into the market at this moment
except fools like you?
Why don't you forget buying a flat?
Not that I am unwilling to lend it to you.
I don't know how to take it out.
She won't leave me alone.
Just tell your wife
you've given the money to Big Kong.
How would she believe
that I could give the money to that guy?
Give me some time.
I will fix it for you.
As the Queen's pier is to be demolished soon,
Activists' occupation campaign,
Continues,
Confronting the powerful police...
As long as we stick together,

we'll win.

Activists have been on hunger strike
for 3 days

Doctors are satisfied with their
health conditions.

Some of the local activists
have gone on hunger strike for over 80 hours.

Are they still demonstrating?

Still smoking!

Are you trying to kill yourself?

Why did you go to the hospital
without telling me?

What are you talking about?

In 2004.

They said you went to hospital in 2004.

You were diagnosed with Pneumoconiosis.

You never told me about that.

Why? I was coughing a bit. That's all.

The doctor already confirmed you were sick.

And you never went to do follow-up checks.

What's the big deal anyway?

Anyway it's all your fault.

Because I didn't declare this
on purchasing the insurance.

So your operation is not covered
in that policy.

Did you hear me? What's the big deal?

Then leave me alone. Let me die.

Don't shout.

Don't you raise your voice! Now what?

Just forget it.

Why didn't you say so earlier?

Then I'd stop paying.

Why have I paid for

a fruitless insurance all these years?

It will be OK. Go to sleep.

Come in.

Sir, can I talk to you for a second?

Take a seat.

Sir, what I told you last time...

You hardly qualify for a mortgage.

No, if you can evaluate the price
a bit higher,

I can arrange for a higher loan with the bank.

It's not about evaluation.
Let me count this for you.
The flat has been estimated as
\$5.2 million, right?
See? The seller asked for \$6.5 million.
The bank would lend 70%.
\$4.55 million.
The loan tenure is 30 years.
You'll have to pay \$18,000 per month.
It's a huge sum for you.
How can you afford that?
Yes I can afford it.
Besides, I've got 2 part-time jobs.
What part-time jobs are they?
Do you get auto-paid every month?
Nothing really counts except auto pay.
But that flat is really cheap.
Only \$8,000 per square foot, with a sea view.
It's not the issue of price.
The issue is how you may afford it.
I don't get it.
Why are you obsessed with buying that flat
across the street?
You should buy a cheaper one.
That'll ease off your monthly
financial burden.
Have a thought about it.
Why stress yourself too far?
You got an awful lot...
Excuse me. Miss Cheng.
Sorry I'm late. Again.
Not at all. What would you drink?
I am fine.
Have you brought all your papers?
Yes I have.
Give them to me.
Birth Certificate, Death Certificate, alright.
I will fill the claim form for you.
Please, your signature here.
Right at this cross.
And I'll sign the witness part.
Alright, the paper work is done.
Excuse me, Richard.
When can I have that cheque?

I'll go back to my office right away
and work it out.
It takes about 10 working days.
I'll call you as soon as the cheque is ready.
That's great.
Thank you. See you.
Nelson? It's me. Miss Cheng.
You took me to see 8B in Victoria Bay
that day.
Yes. Would you ask the seller...
what's his name?
Mr and Mrs Tsang, yes.
Please tell them.
I can take it.
Yes...
I can come to your office
and drop you the initial deposit today.
Yes.
Right. On 30th.
I'll come up to the law firm
and pay the further deposit on 30th.
Sis.
Are you hungry?
No, I've had some food.
What is it?
Look at this.
What year is this?
No. 1988.
Uncle John got married.
Was he?
I've spotted a flat across the street.
I'll move over soon.
Do you have enough money?
Sure. I can handle that.
Open the door!
I know someone is in there.
Open the door! Police!
Open it!
Your father's insurance benefit is ready.
Please check the name,
the amount and the date.
If everything is alright, please sign here.
Here is the paper proved
that you've just received this

\$2 million,
as insurance benefit for your father's death.
He'll talk to us about the recent
stock market.
Hello Martin,
the Hangseng Index has rocketed to 31,638.
A new historical height.
Almost touching 32,000.
How would you predict it tomorrow?
Excuse me, driver, how long will it take?
The traffic is bad down here.
If we can move to that highway a bit later...
About 20 minutes.
Alright. Could you please turn down
the radio a bit?
Hello? Nelson, this is Miss Cheng.
I'm sorry. I'm held up by the traffic.
I'll be there as soon as possible.
Please apologize to the seller for me.
Excuse me. Excuse me.
Sorry I'm late.
Why are you so late?
The owners have changed their mind.
What? Why? Please let me speak to them.
They ask for a higher price.
They'd rather double pay you back.
I don't want my deposit back.
I just want to buy that flat.
Why do you suddenly say so?
They think it could be more than 50% higher
than the current price.
Miss Cheng.
What? You can't do this to me!?
Damn you. I've paid the deposit.
You told me to come to sign the
contract today.
What do you mean?
They have decided to hold it.
They will double pay you back.
I don't want the money. I want the flat.
Please calm yourself, Miss Cheng.
Shall we call the police?
Listen to me. Mr and Mrs Tsang.
Give me a minute. Stay.

Don't stand in my way.
Please... I'm begging you...
just give me one minute.
Sis...
Sis...
What's up?
Are you OK?
I'm fine...
I'm now off to bed.
You too, don't be too late.
Police! Open the door.
I know there's someone in.
Open the door!
Miss, what took you so long?
Excuse me. I was asleep. I didn't hear you.
Someone's complaint about noise here.
Can we have a look around?
My fault. I forgot to turn off the music.
You can sleep in that noise, can't you?
I just fell asleep after taking
a flu medication.
What happened to your face?
Did someone hit you?
No. I just fell down.
I'm fine. Thanks for your concern sir.
Did it hurt so much?
Let's get in have a look.
No. It's no big deal sir.
Look out.
Put down your knife.
Put down the knife.
Separate them.
Or I'll shoot you. Don't move.
Just put down the knife.
Lay your hands on your head.
Put down the knife or I'll open fire.
Don't move.
Shit! What the hell!
I'm driving, miss.
But listen. Fuck you.
I don't want any damn thing now.
Don't call all the time.
Stop this harassment.
I say it for the last time.

I don't want nothing, honestly, thanks.
You're welcome, Mr. To.
We're offering low interest, really low.
And you don't start paying interest
until you buy it.
Have you thought of investing
your money properly?
Or spending it on traveling?
Fuck you.
Hello, Nelson.
Yes, Miss Cheng, I've spoken to the Tsangs.
Did you? What did they think?
They agree with you.
The price can be cut a bit.
How much?
We've talked about it.
They said HK\$ 4.9 million. What do you think?
\$4.9 million?
Yes. How do you like it?
Have they read the latest 7-weekly?
What? I haven't.
I just bought a copy.
"A mass murder of 11,,
with one pregnant woman."
Could we just be honest,
as we all want to make this deal?
Yes and honestly,
we've dealt this for a long time.
The Tsangs are nice people.
Otherwise I wouldn't be here, right?
Right.
So how much are you prepared to cut down to?
If you ask me,
I'd say HK\$3.9 million.
Or just forget everything. No deal.
What? 3.9 million?
That means...
A difference of 1.3 million?
Exactly. A reduction of HK\$1.3million.
That sounds unlikely.
Why don't you talk to them first?
Will you think again?
In fact all my friends think
Even at 3.9 million

I must be crazy to accept it.
I understand. Let me try.
I'll talk to them. OK?
Good. Talk to them.
Take your time. I'm no hurried.
Yes. I'll let you know.
I'll call them right away. OK?
Fine... talk to you later. Thank you, Nelson.
Hello? Miss.
May I know if I am speaking to Jane Lau?
How are you? I am calling from Jetway Bank
You've been chosen as...
Have you been here long time?
Yes, very long.
It's Friday. All hotels are full.
Get into the car. Now.
Com'on, what's the matter?
We're through. Asshole.
What?
Hey! There's no vacant room.
Excuse me. Miss Cheng.
What's the matter?
With the closet put in the bedroom,
there is no room for the bed.
Oh my God!
America's subprime mortgage crisis,
triggered last July,
has now spread globally.
Financial firms on both sides
of the Atlantic
have been proved vulnerable.
Resulting in a global stock market crash.
In the US, more borrowers can't
keep paying their mortgage.
Major companies such as
UBS, Citibank, Merrill Lynch,
Morgan Stanley and Lehman Brothers
have recorded huge losses.
This subprime mortgage crisis could trigger
a credit crunch.
Bringing about recession in businesses
and property markets
not just in the US but the entire world.
Investment opportunities in 2008

looks very gloomy.
Under these circumstances,
The market is extremely volatile,
but the worse is yet to come.

THE END: