

# Predatory Lending

By Princess\_April

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[F4M][Script Offer]Predatory Lending[fsub][rape][coercion][extremely naïve girl][forced exhibitionism][forced masturbation][suction dildo][gagging][humiliation][namecalling][check cashing store][forced prostitution][reverse findom][desperate for cash][in some kinda trouble][you came on my money?!][adults][kinda dark]

Dummy tag, Gonewildaudio, audio script, fsub, rape, coercion, extremely naïve girl, forced exhibitionism, forced masturbation, suction dildo, gagging, humiliation, namecalling, check cashing store, forced prostitution, reverse findom, desperate for cash, in some kinda trouble, you came on my money?!, adults, dark

**[SYNOPSIS:** You (the listener) work in a boring and highly predatory check cashing / payday loan store, and you've drawn the graveyard shift. Your luck turns for the better when an extremely cute, and naively gullible eighteen-year-old girl (the speaker) enters the lobby and asks you for a loan. She has no paycheck to cash, and no paystub to prove she has a job. She has no collateral whatsoever, and yet still wants you to lend her three... no... four-hundred dollars. It becomes clear talking to her that she is not the sharpest knife in the drawer, and you decide to see what you can get away with. It's clear that she's desperate and in some kind of trouble, but she won't tell you details. The important thing is that she NEEDS the money, and you can probably make her do anything to get it. You can't leave the confines of your chair behind the security window, but you still coerce her into taking off her clothes, sucking on a suction cup dildo against the glass, fingering her pussy while you jerk off watching her and call her filthy names. More of her story slips out, and it turns out you recognize her from a nasty amateur porn video you saw on the internet—one she didn't realize was out there. Eventually she cums—ashamed of herself—clearly harboring some kind of secret self-degradation fetish—and so do you—all over the last of the cash you promised her. She takes it, disgusted and adorably angry, and finally leaves to settle whatever debt she managed to get into because of her previous dumb decisions—with more dumb decisions clearly in her future. Now all that's left is to hack into the store's cameras and download the video you got of her before erasing them.... Just another night in the business of Predatory Lending.

***Warning: This is a story about a VERY naïve and gullible girl who's very easily confused and is repeatedly taken advantage of. She's also submissive and involuntarily gets sexually aroused by fucked up situations, and although she does her best to be smart, it's a losing battle. This also has themes of extreme power imbalance, a filthy location, and mercilessly taking advantage of an innocent girl in trouble. Please read the tags and proceed with caution.]***

[PERFORMANCE NOTES: As stated above, this girl is naïve and makes very poor decisions. She's TRYING to make good ones, but her gullibility makes it easy for people to talk her out of, and into things. It doesn't help that she also seems to find sexual excitement in being degraded—even though she particularly hates it at the same time. It's important to play her not as a caricature, but as an earnest girl

who's honestly doing her best. Let her be cute, let her be naïve and gullible, and let her be repeatedly surprised and forgetful every time she lets him take advantage of her. She's one step behind ... always. And it's not because she doesn't WANT to do better, it's just because she's just not as quick a thinker as everyone else, and ultimately has a hard time controlling her minute-to-minute urges.]

[SFX: ALL SOUND EFFECTS ARE OPTIONAL! Truly the door thing is just a fun optional add-on. You can play it without any sound effects. No other sound effects are even mentioned.]

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[OPTIONAL SFX: Store Door opening—maybe a clatter to indicate it's slightly broken]

[slightly Muffled] Oops... Uh-oh.

[to herself] Oh no... [distressed sigh] Was this door broken before?

God, I'm in so much trouble... [OPTIONAL SFX: clatter] Shoot.

Is no one here?

Someone must be here, right?

[distressed] It says it's 24 hours...

[slight groan of indecision, and then... normal voice] Uhm... hello?

Is anyone here?

Oh! Hi! Thank God... There you are...

Hey, did you know your door is broken?

I didn't break it... I mean... I don't think I did.

I just opened it, and it was all scrapy and stuff.

Anyway...

Huh?

Oh, you can't hear me? Sorry...

[speaking up throughout this section because she has to speak through a grate in the glass]

Yeah, so I guess this glass wall is really necessary, huh?

Do you guys get robbed a lot, or...?

Not *that* much? Okay... [nervous / sarcastic] great... uhm...

Oh, yeah, sorry. [mousy] Well, I need to borrow some money?

Huh?

Sorry... [speaking up]. Money? I need to borrow some?

You guys do that right?

I mean, I don't need like, car or house money or anything. [nervous laugh] I just...

Like three-hundred dollars?

Yeah, I'll be able to pay it back in like... I don't know... three or four days, I think? A week... tops.

Hm?

I'm sorry I didn't hear... what did you say?

A paycheck? Uhm... no.

Why would I have a paycheck? If I *had* money... I wouldn't need money, you know? Duh.... [confused laugh]

Oh! No, I don't need you to cash a check. I need a loan.

Yeah...

Just for a few days.

[speaking up again] Three hundred dollars...

I mean, wait... Could you do four hundred instead? That would be better... just in case, you know? I'm kinda broke right now. [nervous giggle]

Huh?

A paystub? No, I don't have that either. I don't have a job.

Oh! I see what you mean. Yeah, so I'm actually gonna be getting some money from my boyfriend in a couple days? And I can pay you back then. [satisfied laugh]

Uh, no, he's not here! Are you crazy? He doesn't know anything about this.

He can't find out, either... I mean... I know you wouldn't tell him, but I just want to make sure. [giggle]

Bank account? Well, yeah, I mean, my boyfriend has one, and my name is on it, but uhm... you know. I need to make sure he doesn't find out about this.

How much money is in it? [mild frustration] I don't know... uhm.... Some?

Why is that important? Like...

No, but if I HAD money, I wouldn't be here... I mean, no offense, but this place is ... kinda gross! Do you ever come out from behind there and like... clean out here? Cuz it's really filthy.

It's so uncomfortable. Like... I have to yell at you to even talk to you... And I feel like some kinda criminal just standing here... like you're behind this big, thick glass wall that's smeared with... uhm...I don't know what. And there's the cameras and stuff... It's almost like you're expecting me to pull out a gun or something.

I'm just a girl, you know? I've literally just got my halter top and these short shorts on. Oh, and my stockings and sandals. I mean, where am I gonna hide a gun in this outfit? [naïve giggle]

And look at my purse. It's tiny. I promise I don't have any weapons, and what would I even do with one if I did? [laugh]

So, can you just come out here and talk to me like a real person?

Why not?

Well, I don't understand the rules...

Anyway, I need to borrow three... uhm... I mean four... four hundred dollars. Isn't that what you do? The sign in the front said you guys do payday loans.... I need \*that\*! A payday loan. [unsure giggle]

What do you mean that's not what that means?

Wait, what? What did you just say?

Coll-a-teral? What is that?

I'm sorry, I don't understand. I'm not really good with... money stuff. [nervous giggle]

No! I told you, I don't have a job!

Why would I have my boyfriend's check book? I need cash! Like... that he doesn't know about.

No, but I'll have some more money in a few days! I'll pay you back then, okay!?

But... I promise! I mean, I'm eighteen and everything. If you want me to sign a piece of paper or whatever, I'll do it, you know? I don't really get how this works.

[starting to get even more distressed and desperate] Oh god...

I don't understand... It says you do loans... it says you have cash! I'm gonna pay you back, so I don't get what the problem is!

N—No, but that's false advertising or whatever!

Huh?

What... what kind of question is that!? How bad do you \*think\* I need it!? It's three o'clock in the morning! I'm here in this disgusting place in a really scary part of town begging you for money. I need it... bad... okay?

No, but I need it now! Can you please, just... be a decent guy and help me?

I mean... maybe YOU could lend me the money. I promise I'd pay you back.

I told you how much!

Oh... Okay... uhm... Well, I guess I only \*need\* three hundred...

[groan] Mmmm... Okay... okay... yeah. I guess two hundred and fifty dollars would be enough... Barely... That's what I owe the uhm.... Never mind. I need at least two-fifty.

Well, yeah, I was just... you know... rounding up to be safe.

Yeah, two hundred and fifty.... That's okay... I guess.

So, can I have it?

You will?!

Oh, thank you! Thank you!

Okay! [breathing a sigh of relief]

What do I have to do...? Do I need to sign anything?

Huh?

I'm pretty? Well... thank you, but.... What does that have to do with—?

Ew... what are you doing?

Gross! Stop! Pull your pants back up!

Oh god...

No...

Why are you doing that? Please... don't.

Lift up my what?!

Did you just say you want to see my.... tits?

Eww! No!

No! I can't do that!

What about the cameras!?

What do you mean they don't work?!

But I see a little red light on that one!

Yes! I DO need the money, but... I can't do that again!

[flustered] Look, uhm... I'd didn't mean... I just...

[distressed whine] Never mind!

God... Please... put your... cock away.

Please?

Stop looking at me like that...

Can't you just be a decent person? Like... Just... for once can there be a nice guy... please?

No! I can't go back out there without the money.

I'm in trouble, okay?!

I need the money... now.

Why can't you just help me?

Would you please stop touching yourself? How can you be doing that right now? Do you actually like seeing girls in trouble? Is that it?

You're disgusting... you know that?

Fine... you win... Okay?

Can I ... can I just \*see\* the money first?

Eww, don't use that hand—[groan]. Okay... Yeah... I see it.

Okay... Okay... I'll do it.

Here... here they are.

If you're gonna jerk off to them, just hurry up, alright?

What?!

Please don't call me that.

I'm doing what you want, so just... can't you just hurry up and finish?

Please, I don't like being called names...

No, but... I just told you I don't like that!

Can I please just have the money now?

No! Just put it down on the counter... through the hole in the window... I'm not touching your hand.

Okay, thank you. Hey, what's this? This is only fifty dollars!

No! I am NOT taking my shorts off!

Are you crazy?!

What if someone comes in here?!

It \*is\* your problem though! Wouldn't you like... get fired?

Yes, I want the money!

Stop! I'm not a slut!

I am not!

God... I \*can't\* leave! Not without the money! Please...

Fine... okay?

Here!

I'm taking them off. Jerk!

Do you like this? Do you like jerking off to girls behind your... gross glass wall?

You've done this before, huh?

Please, stop saying I'm cute...

It makes me feel gross...

No, just... but why do you have to call me anything!?

No! I am not taking off my panties for you!

I want my money now!

Come on, I took my shorts off. You can see my tits... Isn't that enough? I'm just in my panties and stockings now.

Wait! But that's just... a hundred-dollar bill! I need a hundred more...

But, can't you just cum already?

Alright, alright... I'll take my panties off...

All you guys are such assholes...

Is it just because you have dicks?

Is it some kinda physical genetic thing, or something?

There... Okay?

Is this what gets you off? Humiliating me? Just so you know, this is totally like... illegal blackmail or something!



[distressed sigh] I \*know\* I'm stupid, okay? Thanks a lot... My boyfriend says that to me all the time. What do you want me to do? I can't help it! I'm dumb about money, and I just don't understand why things need to be so complicated...

I was crazy to come in here and think someone might have some kinda heart or something... [sniff]

Go on... just... jerk off to me... It doesn't matter.

I just... I get confused, okay? I try... I'm trying so hard, but... I just keep screwing up...

A show?! What show? I'm already giving you a show, asshole!

What do you mean, you recognize me?

There's no way. I've never met you before in my life...

What?!

You couldn't have!

What video?

No no no, that's not possible. That guy said he wouldn't show it to anyone!

Just this guy! He made me... I had to... — Look I don't want to talk about it, okay?

The internet?!

But he promised he wouldn't do that!

Oh my god...

[taking a breath] God...

I can't believe I was so dumb... why did I believe him?

Just... it doesn't matter now. I need this money, or... something worse is going to happen.

What do you want me to do? What do I have to do to get the money?

Climb onto the counter in front of the glass? Why?

What is that?

Is that a dildo?

Ew! What are you even doing with that?!

No way!

Gross! It's one of those suction cup things!

You want me to what?

Kneel on the counter and stick it to the glass? And then what?!

Suck it!?

Are you nuts!?

No.

I am not doing that, no!

Come on, what do you really want? Honestly?

Please... don't' make me do that. Please.

[scared—nervous] God...

You promise those cameras are off, right?

Swear to me, okay?

And stop calling me names! I am NOT a whore!

Yeah? Well.... You're a disgusting pig! So there!

Fine! I can't believe I'm doing this....

[grunt as she hops up on the counter]

Is this what you want? You can see everything now, right? Asshole!

Okay okay, I'm spreading my legs. You fucking perv...

Where do you want me to stick it? Here?

Okay, okay... it's on there.

Here...

[sucking timidly]

I am sucking it!

Come on n, you can see my tits, my legs are spread, what else do you want?!

Okay, okay...

[sucking with more enthusiasm]

Is this what you like?

[sucking] Is this really what you want?!

You want me to act like some stupid, disgusting porno girl for you?

[slurping, sucking] How many guys have what?

Hey! That's none of your business!

Don't call me that... please?

[trying to one-up him as she gets more distressed] Pig...

Perv!

Fucking asshole! Stop calling me a slut!

I am NOT wet!

I am sucking it!

They ARE spread!

Deeper... if I go any deeper, I'm gonna gag myself!

Oh, come on! Please, don't!

Ok... fine. [gagging on it]

[sucking, gagging, fucking her throat with it]

This is disgusting.

Is this what you like?

My drool is all over the counter now!

This is what gets you off, huh? Watching desperate girls gag themselves your disgusting rubber dick through your disgusting glass wall?

Do realize how degrading this is?

Asshole.

[moaning—getting into it, slurping a sucking]

No... I don't like it!

I told you... I'm not wet...

[trying to convince herself]. No.... I'm not...

Please, just... [genuine moan] Oh my god...

[genuine moan—as she starts to cry] God what is wrong with me...?

Why do I keep letting guys do this stuff to me...?

[Moan] Oh my God.... You're right...

[whispered to herself] I am wet...

I'm gonna touch myself...

Fuck the cameras aren't on, right?

You're going to give me the money, right?

[heavy breathing—touching herself in earnest] Everything is so... fucked up...

I am a slut, aren't I?

I'm a stupid slut...

[desperate—starting to cry] Shut up!

Just shut up, you pig... [crying through her arousal]

[weakly—as she fingers herself] Stop it...

[whispered to herself] Oh God... I'm so stupid...

I don't understand things and I'm a dumb whore...

Oh god, I'm gonna cum...

[gagging, throating, slurping, moaning] Please... shut up... don't say anything.... Just...

[to herself] Oh my God...

[almost there] I'm so stupid...

[just about to cum] Oh.... Oh my God!

[she cums... for real... moaning and shuddering—trying to keep herself under control, but not really succeeding]

Not again... [sniff]. Not again....

Why do I keep doing this?

I feel \*so\* gross...

[pause breathing — recovering—occasional sniffing, but not outright crying]

God... I can't... be here anymore...

What?

What do you think I'm doing? I'm done. I'm putting my clothes back on.

You came, right? I saw you!

No! It was disgusting.

Great.... I hope you're satisfied with yourself, jerk!

Quite a life you lead, huh? I bet you're really proud...

Can you just... give me my money now, please?

Here! here's your stupid dildo! Just give me the rest of my money!

Thank you!

What's this?

Eww!! Is this cum?

You came on my money!?

That's disgusting!

Fuck you, you asshole!

Just... You know what? Whatever... I gotta go.

Maybe I can wash it. Wait... can you wash money? It doesn't like... ruin it does it? The special paper?

What!? Why are you laughing at me!?

Can't you just... Why do you have to be so mean?!

Ok, whatever... I'm glad I'm so funny to you!

I'm leaving now.

And just so you know... I'm not paying you back!

Jerk!

Stop laughing!

I hate you!

[OPTIONAL SFX: she forces open the partially broken door]

Stupid broken door! I HATE this place!

[pause]

[Partially muffled, offscreen to someone else—immediately trying to calm herself and be nice, and flirty]  
Oh, hey! Yeah... I was just on my way over to see you!

Truly!

Come on... don't be all grumpy-pants!

I got the money...

Yeah... See? Here...

Oh, yeah, that one got a little wet... sorry...

I don't know! I'm sorry, okay? It's still money, right?

What? Yeah, I'm okay... why? It' just...been a weird night.

We're good now... right? You're not mad at me anymore? You're not gonna tell my boyfriend...

[relieved sigh] Okay.

[small pause] Hey... I'm just wondering... that's like... a lot of money... Do you really have to keep it all? I mean... I'm really hungry.... It's almost four o'clock... that's doughnut time! Can we go get some doughnuts or something?

[OPTIONAL SFX: sound fading] Please?

Okay, okay... I was just asking... Gosh... [nervous laugh]

So... where *\*are\** you going?

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