

THE DEBT
CARMENICA DIAZ

PREVIEW



Carmenica Diaz is one of several nom de plumes the author uses.

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THE DEBT

Carmenica Diaz
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PREVIEW

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Ms Elena Quinn

The thugs came for Marla and David on their second night in the dingy motel.

Marla Hughes was not actually speaking to her husband David at the time. In fact, she was valiantly trying to ignore him *and* their terrible circumstances. She failed in both goals!

They had lost everything due to David's foolish investments and terrible business decisions.

Everything!

The house with the swimming pool as well as the summerhouse in Portugal were sold to reduce most of the massive debt. Marla had been so proud of the main house and enjoyed the gardens. The housekeeping staff and the gardeners had been dismissed, the cars and even jewellery sold to reduce the debts.

Marla was not sure why she continued to stay with her husband. Perhaps it was just loyalty but even Marla intuitively knew that allegiance was misplaced.

A heavy fist pounded on the motel door and Marla watched her husband's face go white.

'Hadn't you better answer it?' Marla asked icily.

She glanced at their reflections in the cracked mirror. Marla was, at thirty, an elegant brunette while her husband, nine years older, was paunchy, balding and decidedly unfit. They were an odd couple.

'Who is it?' David croaked.

'Open the fucking door or we'll kick the bloody thing in!' The deep male voice was flat and even calm but there was no mistaking the menace in those cold words!

Marla blinked nervously as David opened the door. Two large men in dark suits and white shirts filled the doorway. One man wore a dark blue tie while the other wore a grey one. 'You're coming with us.'

'Just one moment,' Marla said haughtily. 'Are you the police? I will need to see some identification.'

Both men laughed. 'The *police*? Christ, is she *serious*?' Blue Tie was incredulous.

'Come on,' Grey Tie grunted as he seized David by the shoulder and pulled him forward.

'My coat!' David squeaked.

'Get your fucking coat, then,' Blue Tie snapped. 'You too, lady.'

Marla sniffed and pulled on her cheap overcoat. Once, she wore the very best and even furs. Now, she was wearing a second-hand coat from a charity store.

Blue Tie shoved David towards a black car and unceremoniously bundled him into the back seat. Marla slid in and the doors slammed shut.

'Who are these creatures?' Marla demanded of her husband.

'I...I don't know...I...'

'I thought all the debts had been paid, David! Have you lied to me again?'

David turned away and Marla sighed. It seemed that her husband had lied *again!* Marla told herself then, she should expect the worst!



The men were silent as they drove and Marla decided it was useless engaging them in conversation in hope of gaining any information.

She wondered what lay in store for them. Strangely, Marla was no longer afraid and was, in fact, even accepting and somewhat fatalistic.

After all, she had faced public humiliation and the complete destruction of her social status. Whatever lay ahead for them could not, in Marla's mind, be any worse.

The car drove steadily through the countryside to a very large house that could only be described as a mansion. The large, imposing building was surrounded by a high ivy covered wall with ornate steel gates.

The driver muttered something into an intercom and the gates swung silently open.

David, his face pale, turned back to watch the gates close solidly behind him as the vehicle drove slowly up the drive.

Even though it was dark, Marla could see the house was huge and surrounded by vast landscaped gardens. There seemed to be other buildings as well. She felt a pang of loss at the thought of her home surrendered to pay debts. It was uncomfortable to remember and Marla turned her head away, staring ahead until the vehicle stopped at the front of the house.

Servants in crisp black uniforms opened the rear doors of the vehicle and Marla and David stepped onto the fine gravel of the driveway. Marla felt embarrassed by her poor clothes and lack of jewellery. The suits the male servants wore were better quality than what the husband and wife now found themselves in.

Blue Tie loomed over them. 'You go with the servants. There's no way out of here and if you are dumb enough to try to run, we'll set the dogs after you. When the dogs are finished with you, I'll shoot you myself!'

David gulped and groped for Marla's hand as they followed the straight backs of the two servants up the steps and into the vast house.

'I am Walsh the butler. Shall I take your coats?' The servant's face was expressionless but Marla still felt embarrassed.

After relinquishing their shabby coats, they followed Walsh to a pair of wood panelled doors.

'Ms Quinn is in the library,' the butler said and indicated the doors.

Marla darted a silent question at her husband. *Ms Quinn? Who is that?*

The slightly shell shocked, stunned expression on her husband's face, told Marla David knew as much as she did.

'David? Do you know...'

'No...' David whispered with a shake of his head.

David seemed unwilling to open the door so, with a sigh, Marla straightened her shoulders and thrust the door open.

The room took Marla's breath away! Elegant wood bookshelves filled with opulent leather bound volumes, lined the walls. A fire danced in the marble fireplace and Marla instantly recognised that the room was furnished with genuine antiques.

A tall woman in a red business suit of jacket and skirt stood in front of a large desk. Marla recognised the cut and style of the clothes the woman was wearing as expensive and exclusive. This woman did not run the risk of seeing another woman in an identical outfit on the street.

The woman's hair was dark and beautifully styled in an above the shoulder very fashionable coif.

'I am Elena Quinn,' the woman said. 'Please sit down Ms Hughes,' she added with a gesture at the leather

armchair in front of the desk. You, Mister Hughes, can stand,' Ms Quinn said briskly as she sat behind the desk.

David looked anxiously at Marla who, ignoring him, sat down and waited.

'I have enjoyed your very public downfall, Mister Hughes. Quite entertaining.'

David flushed and glanced again at his wife who was watching Elena Quinn without expression.

'Do you believe your husband has told you everything, Ms Hughes?'

Marla refused to look at her husband and answered evenly, 'I have discovered my husband has been less than truthful.'

'Very diplomatic,' Ms Quinn said with a brief flicker of a smile. 'I am intrigued why you are so loyal, Ms Hughes.'

'He is my husband,' Marla said evenly.

'Yes, he is. Do you still love him, Ms Hughes?'

'That is none of your business, Ms Quinn. Can you tell me why you sent goons to drag us here in the middle of the night?'

'It is just after six. I do not think that is the middle of the night, Ms Hughes.' Elena picked up a document. 'Mister Hughes, you sought money from various shady moneylenders. I assume you thought those debts would just go away.'

Marla turned to look at her pale faced husband for the first time since entering the room. '*More* debts, David?' Marla asked icily.

David gulped and opened his mouth but Ms Quinn spoke, silencing his weak attempt to communicate.

'*Many* debts, Ms Hughes. I have purchased all those debts and consolidated them. Your husband now

owes me two hundred and fifty thousand pounds. The interest is twenty-five thousand pounds a week.'

Marla felt sick and gripped the arms of the chair to steady herself.

'I will pay...pay you back...' David spoke at last.

Elena looked coldly at the pale, sweating man and even his wife shot him a withering look that bordered on contempt.

'Yes,' Elena Quinn said calmly. 'You *will* pay me back. The question is, how?'

'I...I will get a job...'

'As I said, the weekly interest is twenty-five thousand dollars,' Elena pointed out. 'What sort of job can you expect to find that will pay that each week?'

Marla stared at the floor and wondered what she had done to find herself in such a nightmarish situation.

I married David Hughes! That was my mistake! Everyone said I was too good for him, that I was marrying beneath myself! Why didn't I listen?

'I will require repayment, Mister Hughes. There are, as far as I can see, only two options.'

Marla raised her head and watched the enigmatic Elena Quinn as she smiled flintily at the sweating David.

'The first option will not be so palatable to you, Mister Hughes,' Elena said. 'But it will repay your debt and Ms Hughes will be free to go.'

'I think you had better explain, Ms Quinn,' Marla murmured.

'I intend to, Ms Hughes,' Elena said. 'There is a lucrative market in organs and various body parts in South America. I am told I can sell you, Mister Hughes, for two hundred and thirty-five thousand dollars. That means a small loss.'

Marla and David gaped at the serenely calm Elena Quinn.

‘But...’ David screeched.

Elena ignored him and looked directly at Marla. ‘If that is the option you choose, you are free to go, Ms Hughes.’

‘You would *kill* him?’ Marla asked faintly.

‘Not me. I would simply exchange your husband for the two hundred and thirty-five thousand pounds, Ms Hughes. Someone else would kill him. I’m afraid death is a necessary step in harvesting internal organs and various limbs.’

‘But *you* would be signing his death warrant!’

‘Such a dramatic choice of phrase, Ms Hughes,’ Elena smiled.

‘But, you *would*!’

‘Yes,’ Elena said with a shrug, ‘I would. I am immensely wealthy, Ms Hughes. I did not have your advantages to help me start my life. I have had to do many things to get where I am today, some a little unpalatable. However, here I am and here you both are. Life *is* interesting.’

‘You can’t *kill* me!’ David burst out.

Elena turned with a faint air of surprise as if she had forgotten his presence.

‘I have explained that, Mister Hughes. You should really pay attention.’

David looked aghast at Marla who was clearly as shocked as he was.

However, Marla managed to regain personal control and, clearing her throat, quietly asked, ‘You mentioned options?’

‘Only two options, I’m afraid,’ Elena said with a brief smile. ‘We have addressed the first.’

‘That is impossible,’ Marla said firmly.

‘Is it?’ Elena asked with a raised eyebrow. ‘You would walk out of here with all obligations met while your husband would silently vanish. You, Ms Hughes, would have to begin again, perhaps find employment. Do you even have enough money to pay for another night in that nightmarish motel?’

‘The second option?’ Marla persisted even though she knew Ms Quinn was correct. They had no more cash available.

‘I am prepared to offer employment to your husband,’ Elena said. She focused on Marla, assuming Marla would make the decisions for both.

‘Employment?’

‘Yes.’

‘You’ll have to be more specific,’ Marla said tersely.

‘Your husband will be a servant here. He will report to my housekeeper and will do whatever she demands.’

‘A *servant!*’ David exclaimed.

‘With a twist,’ Elena said with a small smirk.

‘And what does *that* mean?’ Marla demanded.

‘I will explain with more details when your husband accepts the position!’

‘I need *details!*’ David exclaimed and both women looked at him as if they were surprised he was still there.

‘*Details?*’ Elena asked, one solitary eyebrow rising again. ‘You need *details?* You really *are* a fool,’ Elena said evenly. ‘You have a simple choice. Life *or* death! No further details required!’

Both Marla and David were shocked by that bald statement. Perhaps the genteel conversation and

surroundings had lulled the couple into thinking they were in a situation that was controllable.

‘Please make a choice,’ Elena said. ‘I have everything arranged for your transportation if you decide death is your fate.’

‘How...how do I know you have the debts?’ David burst out. Elena simply slid papers across the antique desk. David and Marla moved close to read the document.

‘You borrowed money from these loan sharks?’ Marla demanded incredulously of her husband.

David bowed his head. ‘I...I didn’t know what to do...’

‘And now you have a simple choice,’ Elena said coldly. ‘You can repay the debt and the weekly interest through other sources or you work to repay the money. Of course, I am assuming,’ she said sarcastically, ‘you prefer life over death!’

‘But...this is...’ David stumbled.

‘*Silence!*’ Elena snapped. ‘I have put up with your whining long enough! You have ten minutes to make a decision!’

Abruptly, Elena Quinn rose and walked from the room. The door closed behind and David anxiously looked at his wife.

‘What do I do?’

‘Don’t be stupid!’ Marla snapped. ‘It’s obvious!’

‘I have to work...’

‘You have *no* choice,’ Marla said. ‘You have to work here while I try to find other sources of funds to pay that woman back! You really are a fool, David! Sometimes I wonder why I married you!’

‘But...there were no sources of money! I exhausted everything. I was panicking. That’s why I had to use loan sharks...’

'I am well connected within society, David. My family is quite well to do...'

'They didn't help me before,' David said bitterly.

'No. They didn't. But they may help *me!*'

'You'll leave me here? Leave me working as a *servant!*'

'I seem to have no choice,' Marla snapped. 'And neither do you!'

'She's up to something,' David mumbled, scowling at the closed door.

'Do you think so?' Marla said sarcastically. 'Of *course* she is but I have no idea what!'

When the library door opened, the couple were sitting silently, clearly waiting for Elena Quinn to return.

Elena sat behind her desk and smiled coldly. 'Your decision?'

'Clearly, we have no choice,' Marla said. 'My husband will remain here....'

'I will explain the details,' Elena interrupted. 'You owe two hundred and fifty thousand pounds with interest of twenty-five thousand pounds per week. The interest will be on the original capital and at ten per cent which is quite reasonable.'

'It's *outrageous!*' Marla exclaimed.

'Some loan sharks charge seventeen and compound. This arrangement *is* reasonable and you have no choice, do you?' Elena's eyes glittered as she stared directly at Marla until Marla looked away.

'You will receive a weekly wage of one thousand pounds to compensate for the long hours you will work,' Elena said, looking directly at David who blinked.

'Long hours?'

'Of course. You will work seven days and be on call twenty-four hours.'

‘Twenty-four hours!’ David screeched. ‘For one thousand pounds a week...’

‘One thousand...that won’t even clear the interest...’ Marla said, shocked.

‘True. However, there will be *other* things David can do to earn funds,’ Elena said with a smile, using David’s first name. ‘There will be two notional accounts,’ Elena explained. ‘David’s account will show the reduction of his debt and interest. Your account...’

‘My account? Why would I have an account?’ Marla asked.

‘You will receive the opportunity to earn funds as well so when you leave here, you will have money to help you re-establish yourself.’

‘Leave? I...you expect me to stay here? To be a servant as well?’

‘Servant? Of course not,’ Elena said with a cool smile. ‘You will be a *guest*, Marla.’

Marla was stunned and her expression showed just how astounded she was.

‘And if I want to leave?’ Marla asked at last.

‘Then, I’m afraid the second option is no longer available. You can leave the moment your husband is taken away. You will never see him again.’

‘What if you’re bluffing?’ Marla asked.

‘You can find out if you wish,’ Elena said evenly. ‘If you wish to gamble with your husband’s life.’

Marla and David looked at each other, a range of emotions playing over each of their faces for a moment.

‘Why are you doing this?’ Marla asked Elena.

‘I was wondering when you would get around to that,’ Elena smirked.

‘It’s a good question,’ Marla said defensively.

‘I am a very wealthy person,’ Elena said with a wry shrug. ‘I can do anything I want, go anywhere, buy anything! Life has become a little boring and I seek entertainment.’

‘We are your *entertainment*?’ Marla asked disbelievingly.

‘Yes. I am entertained watching people, seeing how far I can push them to do things they would not normally do.’

‘How?’

‘As I explained, your husband will receive a salary of one thousand pounds a week. If he wants to gain any improvement on his financial position, he needs to find another twenty-four thousand pounds each week just to take care of the interest. Any more than that will, of course, diminish the capital.’

White faced, David asked, ‘What will I have to do?’

‘Apart from menial work for the one thousand? I’m not sure. Whatever interests me,’ Elena said evenly.

‘I...I’m not sure how this will work,’ Marla said haltingly.

‘If you both initial and sign these documents,’ Elena said, sliding papers across the desk towards Marla and David, ‘I will give you an example.’

They slowly read the contracts that effectively made David an indentured servant until the debt was repaid. Marla’s contract simply stated she agreed to remain a “guest” of Ms Elena Quinn and she would have the opportunity to earn funds.

Marla and David knew they had no alternative and signed the documents after initialling each page.

Elena witnessed the contracts and smiled.

‘I am sure you read the documents carefully but there is one paragraph in David’s contract that is worth emphasising. Firstly, David, you will strive to attain perfection in your employment. If your performance is unsatisfactory, the contract will be terminated. In short, you *will be fired!*’

‘And what occurs if that is the case?’ Marla asked.

‘Option two is removed and, as far as the debt is concerned, only option one will be available.’

Both Marla and David knew exactly what that meant and glanced worriedly at each other.

‘And as you saw in your contract, Marla, if David fails at his employment, any funds you may have accumulated in your account, will be forfeit.’

She smiled at the shocked couple and put the documents in a folder.

‘Now, you would like an example as to how David can reduce his debt and interest and how you can raise funds, Marla?’

Marla and David, both pale faced, nodded.

Elena gestured at a wooden cabinet with ornately carved doors. ‘You will find a decanter of port and glasses. I will have a glass, David, and so will your wife. You will not. Get it now.’

David blinked at Elena who smiled serenely at him. ‘Your employment can be terminated for insubordination and plain disobedience, David.’

Marla shifted uncomfortably in her chair and the silence was thick and solid as David considered his position.

Slowly, he stood and walked to the cabinet. Opening the doors, he found the decanter and poured two small glasses.

He placed a glass before Elena and the other on the desk next to Marla.

'You were a little slow,' Elena said with a smile, 'but I am sure you will improve with practice.' She sipped the port and gestured that Marla should do the same. Marla tasted it and Elena said, 'Quite nice, isn't it?'

'Yes,' Marla admitted. 'It is.'

'Quite expensive but worth every penny. Now,' Elena said, placing her glass on the desk. 'A chance for David to reduce his debt and for you, Marla, to earn a little money for your future.'

David moved to sit down. 'I did not tell you to *sit!*' Elena barked and David froze. 'You wait, David, for my commands. In fact, for *everyone's* commands. I'm afraid in this house you are at the bottom of the ladder. *Everyone* has authority over *you!*'