



*Reluctant Press* presents:

# AUTO LOAN

Lynn Brown



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A 'HER TV' E-BOOK

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# AUTO LOAN

**By Lynn Brown**

My name WAS Charlie Brown. Yes, Charlie Brown, like the comic strip character. I guess my parents had a warped sense of humor. Believe me, I got teased about it a lot during my grade school days. Good thing my childhood friends don't know me now or they'd do a lot more than tease me. I'm getting ahead of myself, though. Let me backtrack a bit.

I am in my middle forties with brown hair, brown eyes. I stand five foot nine and I weighed 160 pounds. My present weight is 135 pounds.

My story begins about a year ago. I retired from the military after serving twenty-two years. I was living on my pension and the small business I started after retiring. The business is a two-person operation, myself and an assistant who enters data into the computer. We process payroll checks for about forty small businesses with anywhere from five to twenty-five employees.

I furnish all state unemployment reports and W-2 forms at the end of the year. My gross is approximately \$1500 per week, a profitable small business. As a sideline, I own several small warehouse buildings which I rent on a yearly basis. The payroll business operates from a small office condo, single story in a modest business park. Very seldom do I have clients come to the office. Clients call or fax in their payroll information using the forms Amy, my wife, and I developed. My secretary delivers some of the payrolls or we use a courier service. Most of the time, I am free to play golf or work around the house. With the income from this business and my military pension, my wife doesn't have to work but prefers to practice her vocation. We do not have children.

Amy, my wife of twenty years, is a registered nurse working to become a doctor of Internal Medicine. She occasionally helps me with my business, particularly toward the end

of the year. Our marriage had been pleasant up to that point, neither terrible nor spectacular. We got along, even if our sex life was, well, tepid. Amy had never complained about the lack of passion I exhibited, but from time to time, I had the feeling that she would like things to be more interesting. I guess it just wasn't her nature to express feelings like that. Many women think that to talk about their fantasies is overly aggressive. I probably should have just asked Amy if she wanted anything more from me. I guess being so involved with my business kept me from thinking along those lines.

One of my rental tenants runs an automobile repair shop. I loaned his lead mechanic, Rodney, three thousand dollars to help him purchase a car. I was assured by the shop's owner that I would be repaid each week as he would withhold \$100.00 per week from his check. When the loan had an outstanding balance of one thousand dollars, Rodney Fisher had an accident in the car. He was able to find a good used Cadillac which required another three thousand dollars. Since I was assured of being repaid, I was glad to assist my friend by loaning the additional money to his mechanic. Rodney had worked on my car in the past, so I decided not to charge him interest. Trusting soul, aren't I?

Looking back, I realize now that I didn't really know Rodney well enough to be loaning him money. Why did I do it? You know, even after everything that's happened since then and all the thinking I've done about the situation, I can't really answer that question. It's almost as if I was destined to travel along the path I found myself on. That sounds a little bit metaphysical, doesn't it? Well, whatever the reason, I loaned Rodney the money and one thing followed another from that point on.

Rodney had repaid almost half of the loan when he decided to leave his job and start a repair shop of his own. Rodney paid me fifty dollars each week on time for the first four weeks. The only proof of the loan was an agreement he had signed, stating he borrowed the money and would repay in weekly installments of fifty dollars or more.

After the first month, I had difficulty collecting the weekly installments; he always had an excuse. In a period of two months, I was able to collect just \$100.00. Each week I would call or go over to his shop. You can guess what happened during those visits and calls. Yes, I got the runaround from my "friend," Rodney. He always had a believable excuse for why he just couldn't give me the money he owed me right then. I probably should have just given him an ultimatum, but I didn't. Truth is, I've never liked confrontation. Besides, I couldn't think of something I could threaten him with.

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About this time, I was given a "sure thing" in a football pool. Foolishly, I bet five thousand dollars and lost. That same week my wife suggested that we celebrate our upcoming anniversary by taking a two-week-long cruise which would cost five thousand dollars. When I told her that we could not afford the cruise at this time, she started asking questions. I finally told her of my bet. Of course, she hit the ceiling. Finally calming down, she inquired as to what else I had done foolishly.

I told her, "I'm sorry for the bet. I have learned my lesson and will never bet again. Every thing else is just fine." I had completely forgotten about the loan I was having difficulty collecting. That night I slept in the spare bedroom as my wife was furious.

In the morning, I was greeted at the breakfast table by Amy who had my office check book and journal in front of her. She had gone to the office early in the morning to go over my books. "And what are these loans to Rodney Fisher?" she inquired.

I explained what had happened, that he had started his own business and was having some difficulties in repaying but I was asking each week for payments. Of course I left out the little detail that I suspected that Rodney was giving me the runaround.

"You wasted our vacation money and made a loan which you cannot collect. What kind of a businessman, what kind of a *man* are you? I am tired of you being Mr. Nice Guy. I want you to see Rodney and collect all the money he owes US. I want you to do it today, Do you understand?"

I could only say, "Yes dear, I will collect today. Perhaps, I can have him pay the entire balance and we can take a trip. Again, I apologize for wasting our money. Believe me, I have learned my lesson!"

"We will see if you have learned your lesson by this evening. Bring the money home to me!" she demanded.

Later in the morning, I called Rodney, telling him I needed to collect today. We made arrangements for me to meet him at his shop at 1:30. Upon arriving shortly before, I was told by one of his employees that he would be back. It was three o'clock when he showed up. Rodney apologized for being late; he did not have any money but he promised that on Friday, he would have \$100.00 to pay towards the loan. Before leaving, I told him that it was very important that he have the money as I was having financial difficulties and needed to collect the balance of his loan as quickly as possible. Although he was the one who owed me money, I was the one who felt sheepish about the situation. Rodney, on the other hand, seemed perfectly comfortable with blowing me off. Our relationship was completely backwards.

That evening when I arrived home, Amy was waiting in the kitchen as I came in through the back door. "Did you collect the balance of the loan from Rodney today?"

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"I went by his shop and talked with him. He did not have any money but he promised to pay me \$100.00 this Friday. I asked him for the balance of the of the loan but he can't do that at this time. He promised to make his weekly payments on time in the future," I answered.

I saw the fire in Amy's eyes as she exploded. "What kind of man are you? Are you afraid to claim what is rightfully yours? He is jerking you around. Can you not take charge and settle the problem? What happens if he doesn't pay you? Are you just going to throw our money away?"



"Now we don't have the funds to enjoy a good vacation. All our hard work and you squandered the money away on a football bet, which I believe you paid off immediately, not like your friend Rodney who will not pay you the money you loaned him. He's still enjoying his Cadillac, which you are paying for. What assurance do I have that you will be able to collect the rest of your money ever much less the \$100.00 he promised you this Friday?"

I never liked being backed into a corner. "I guarantee Rodney will pay the \$100.00 on Friday and will keep making weekly payments of \$50 afterwards. I am a good judge of character and I know that Rodney will keep his promises." I'm sure I projected more confidence than I really felt.

"Talk is cheap," replied Amy, "Since you are a big better, how will you assure me that you will be paid each week from your friend? Let's make a bet. I do not believe that he will pay you each week. Are you willing to back up your statement?"

"All right, I'm tired of your nagging. I will bet that he will pay each week until the loan is repaid in full. If Rodney pays, you are never to speak again about my loan to Rodney or the football loss . Do you agree?" I asked.

"You have a bet. However, I want you to agree to the following terms. Each week that you do not receive a minimum \$50.00 payment, you must exchange one piece of your clothing for a corresponding article of women's clothing. If you can not act like a man, than you shall wear clothing of the so-called weaker sex as penitence.

"Each week, you will exchange another article of clothing until you are completely dressed as a woman. The male clothing will be stored in a locker until you earn it back. Is that agreeable to you?"

"If he does not pay the \$100 this week, you will forfeit *two* items of your male wardrobe."

"Fair enough. I doubt I will ever have to wear women's clothing. However, say he misses one week and pays the next week?" I asked. "How would you compensate for his payments?"

"I suggest that if he makes two payments in a row, you can discard one article of clothing. If you receive only \$50.00, you will be exempt. If the following week you do not receive a payment, you regain that article of clothing. After you have exchanged all your male clothing, your final penalty will be wearing a wig as well as dresses. If you are wearing panties and bra under your male clothing, it will be from the time you arise in the morning until you change for bed," she said.

Amy continued, "As part of the agreement, I will not harass you nor mention anything regarding the football bet or your irresponsible loan during this time. However, you must either produce a check from Rodney each Friday evening or tell me that you did not get paid. On Saturday morning, we will make adjustments to the bet. As added incentive, if I should mention the loan or bet at any time during the week except Friday evening when you come home, you may remove an article of your penance clothing. Is that a fair arrangement, Charlie?"

"You have yourself a bet," I replied. Again, I'm sure I seemed more sure of my position than I really was. What was I agreeing to?

"Fine, I will write out our agreement for both of us to sign. To be on the safe side, we should have the wager written," Amy volunteered.

Within an hour, I signed the agreement. I was looking forward to Friday, knowing that I had put an end to Amy's nagging. I was sorry that I had gambled and lost the \$5000.00 we could have used for a cruise. I would make that up to Amy in the near future. In the meantime, I would not be hearing my wife nagging me. At least, that's what I told myself.

Friday morning, I called Rodney and made arrangements to pick up a check. I was all smiles that evening as I handed Amy the check for \$100.00. "Here is the money Rodney promised to pay. I believe I still am a good judge of character. Rodney is a man of his word. He told me he would have a payment next Friday and every Friday until the loan is paid." If I seemed smug, well, I was *feeling* a little smug just then.

Amy smiled saying softly, "We'll see what happens next week. I'm glad you received your check this week."

The following Friday evening, I came home and said nothing. At dinner, Amy asked, "Did you get a check from Rodney?"

When I answered, "No," Amy smiled but did not say a word. Her smile spoke volumes.

Saturday morning as I stepped from the shower, Amy handed me a pair of her plain white nylon high-cut panties. After I put them on, she handed me another pair of white nylon brief panties with a row of lace around each leg and at the waistband of the soft garment. I stepped into the panties as if I had put on a pair of my own cotton briefs. My wife did not say a word but just smiled. After I donned the second pair, she told me that I would need to wear both pairs for modesty.

The feeling the panties gave me is hard to communicate. I've always been all man, as any of my friends can attest, but I have to admit that the panties felt "interesting." OK, maybe that's beating around the bush a little bit. I'll be honest, it felt *good*, somewhat erotic. Thankfully, wearing two pairs at once hid my "excitement." I would have been mortified if my wife had noticed what they were doing to me. I tried to act nonchalant about the situation, although in hindsight, that must have seemed absurd. There I was, standing in my wife's panties, trying to act as if it was the most normal thing in the world.

In the afternoon, Amy and I were running errands. At the mall, Amy and I went into the department store. She had not mentioned what she had to buy. As I accompanied her to the lingerie department, she told me, "Charlie, I have loaned you two pairs of my panties. Since you have to wear them for the next fourteen days, we need to purchase at least six pairs so you can have fresh panties each day and not have to wear damp underwear."

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I wanted to protest, but I didn't want to argue with my wife in the store. I had agreed to wear panties until I received two weekly checks from the auto loan. I had to answer

Amy's questions while she showed me various styles of panties, from regular briefs to bikinis to hi-cuts. She decided on three pairs of briefs and three high-cut panties, all in white and heavily laced. The briefs had a white bow on each leg and a matching bow at the front waist line. Amy's panties I was wearing were size 7 and slightly large. Therefore, she bought size 6 in both styles. Once at home, I changed into one of the high-cut panties and a pair of the new briefs which fit. It took me a while to adjust to the tickle on my legs from the lacy hems on both pairs of panties.

During the next week, I was aware of the panties beneath my pants, particularly when I had to go to the bathroom. I was never completely free from knowing that I was doing something "wrong." Men do not wear panties. Not *real* men, anyway. Friday afternoon, I was able to get a check for the week's payment from Rodney.

Amy said, "I'm glad you received a check. Under the agreement, you must receive two checks in a row before you can change from panties to your shorts." Her face bore a Cheshire Cat smile. To me, she seemed less distressed about this situation than I thought she should be. After all, wasn't the money the important thing here? Wasn't *that* what this was all about?

The following Friday, I was unable to reach Rodney. By three in the afternoon, one of his employees informed me he had left earlier to to the drag races in another state; he would not be returning until Tuesday. Amy was preparing supper when I entered the house. After giving her a kiss, I went to read the paper before dinner. After dinner Amy asked, "Did you receive a check today?"

After I told her no, Amy said, "We will go shopping in the morning. Do not wear an undershirt, dear." After that comment, Amy disappeared into the kitchen cleaning up the dishes and putting away the food. She did not wish to break her end of our bet by badgering me and saying I-told-you-so. The look on her face as she returned to the kitchen told me she was ready to continue with our wager. I would be adding another item to my wardrobe as well as continuing to wear panties for several more weeks.

In the morning after my shower, I put on the two pair of white lacy briefs and the rest of my clothes, except for an undershirt. I was quite aware that I would be purchasing a brasserie today, but I did not realize the humiliation I was about to experience. If I truly comprehended the situation, I might just have refused to hold up my end of the agreement. I'm not sure what Amy would have done then, but whatever it might be would be better than what happened.

Once at the lingerie department, I had to look at many bras in various styles and colors. Amy would hold up a bra in front of me while pointing out the details. Finally she chose three different styles, making certain each was more feminine than the other. Again, I tried to act as if everything was perfectly normal, even though my brain was screaming that I shouldn't be doing this.

I thought that our purchase would be completed when Amy handed the bras to the clerk to ring up on the cash register. Amy told the clerk, "I am not sure of the size bra we need, but I would like to have these three styles in white."

"Come back to the dressing room and I will have our department head measure you for the correct size," the clerk told Amy.



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"I forgot to tell you the bras are for my husband. He has agreed to wear bras for a period of time as he lost a bet to me," Amy smiled, looking at my face turn bright red with embarrassment. The clerk's mouth dropped while looking me over.

"I guess then he can go with you into the dressing area. Please take off your shirt and undershirt. I will ask Mrs. Simmons to help you," the clerk said.

In the dressing room, I could hear our clerk talking to someone, as well as giggling from several women outside the door. Soon there was a knock and an older woman introduced herself to Amy.

"I am Mrs. Simmons. I understand that you need to determine the proper bra size for your husband. Let me take his measurements." Once she had completed measuring my chest and shoulders, she said, "He needs size 38. What cup size do you wish him to have?"

Amy, thinking out loud, said, "He will be wearing the bra under his shirts to work so we do not want him being overly busty although in the future he may be wearing falsies. Do you think a B cup would be appropriate?"

Mrs. Simmons told the clerk, "Bring these three styles in a size 38-B, white, for the gentleman." The clerk returned carrying three different bra; each one was lacy, with ribbons but styled differently in cut and material. Mrs. Simmons had me model all three bras to her satisfaction and to the amusement of Amy and the young clerk. Amy chose one bra for me to wear immediately while holding the others for me to take to the cashier's counter.

I tried to tell my wife that buying three bras would be more than ample as Rodney would be back next week and would be paying me for last week as well as the coming week. Amy smiled, saying, "Let's



hope so for your sake, my dear. However, you must admit that the bra looks lovely on you.”

I could not say anything as I did not want other people in the store knowing I was wearing a brasserie much less women’s panties under my clothing. My cheeks were a bright red as we left the department store. For the next week, I wore both panties and bra to work along with my regular clothes. A few times, while sitting at my desk, I would reflexively adjust my bra strap, then realize what I was doing and look around in panic, hoping that no one had seen what I did.

Friday night after meeting with Rodney, I came home with a check for fifty dollars, as that was all he could pay. That fifty dollars postponed my exchanging another article of clothing.

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However, the following week when I did not receive a check, Amy informed me that since he had not paid, she would be adding pantyhose to my wardrobe starting in the morning. Finishing with my shower, I put on the high-cut panties, and a pair of the brief-cut panties, a lacy white pushup brassiere and a pair of my wife’s pantyhose. Amy watched and instructed me as I struggled with pulling them in place. If wearing panties was weird, adding pantyhose to the mix made things even stranger. I was a *man*, damn it. What was I doing going along with this?

I was quite surprised that we did not go shopping on Saturday. Amy gave me an additional pair of her pantyhose and told me to wear a pair for two days, then hand wash them in the sink. I assumed that the following Friday, Rodney would make his weekly payment and I would NOT be wearing pantyhose anymore. I would then start working on losing my brassiere.

That night, I had the strangest dream. I dreamed that I was growing breasts. Never in my life up to that point had I ever had a dream like that. In the dream, I was “showing” underneath my shirt as I walked about in public. At first, the other people on the street didn’t notice my new attributes. Then, a young girl stopped directly in front of me on the sidewalk and stared at my chest. She turned to her mother and said, “Mommy, that man has boobies.”

I was mortified. Other people heard the girl’s words and turned to look at the strange man with the lady chest. I wanted the sidewalk to swallow me whole. I looked for some place I could run but the crowd on the sidewalk was closing in on me, surrounding me, making escape impossible. Men pointed at me and made rude comments. Women laughed at my predicament.

I was terrified that the crowd would attack me. I tried to cover my new breasts with my arms, but of course it was too late, everyone had seen what I was desperately trying to hide.

The laughter and jeers of the crowd grew louder and I was sure it was just a matter of time before I was stoned to death or something equivalent happened to me. Just then, my alarm clock sounded. I awoke to find myself sweating profusely. It took a moment before

my mind registered the fact that it had been a dream, I was lying, perfectly safe, in my own bed, breast-free. Then I noticed something. I had an erection.

During the week, I was aware of wearing ladies' intimate garments under my male clothing. I was afraid that my assistant Peggy would realize that I was wearing a bra under my shirt. I tried my best to hide the outline of the bra by wearing Oxford cloth shirts or a dark sport shirt. During the middle of the week, Amy dropped by the office unexpectedly. As she gave me a kiss, I felt her hands feeling my back. When she felt the bra straps and the back clasp of the bra through my shirt, she removed her hands. She was making sure that I was wearing the feminine underwear. I had considered buying and wearing new male underwear during the day, changing at the office, but I was a man of my word. While Amy knew that, she still needed to see that I complied with our wager.

There was more to it than just making sure I abided by our agreement, though. There was something else going on, but my brain rejected that notion on a conscious level.

My hair was getting shaggy on the sides and the back. I told Amy that I was in need of a haircut, but that the barber always opened the top of my shirt to tuck the cape and would shave the back of my neck. I told her that wearing the bra to the barber shop would be a dead giveaway and I would be humiliated. I asked if it would be possible not to wear a bra that day.

She thought about the problem and informed me, "No, our agreement says you must wear the bra at all times. I understand your problem and I certainly do not wish to embarrass you. However, there is a simple solution, you can borrow one of my strapless bras for the day. This will save you embarrassment and still maintain our bet."

Going to her special drawer, she found a plain white strapless bra which she help me put on. The bra was padded and had an underwire support. Wearing a dark bulky shirt, I was able to cover up the bulges in the front from the padded bra cups. I was greatly relieved as no one noticed anything unusual while I was at the barber shop.

Wednesday evening, Amy had me gather all my dirty lingerie and showed me how to wash my feminine clothing. To dry my bras, I spread them over the wooden clothes rack in the laundry room as well as my hose which had been hand washed.

I was not looking forward to Friday. After entering the time sheets for the week and having the payroll checks run through the computer, I called Rodney. A woman at the shop said he would be back in an hour. I asked to have him call me. At three-thirty he had not returned my phone call. I called his shop and was told he was with a customer.

I told the lady to give a message to Rodney, "Charlie Brown is coming over to pick a check and I should be there in thirty minutes."

Arriving, I found out that Rodney had just left for the day but should be at the shop Saturday. I knew that I would be adding another feminine garment for the next week. I told Amy that I was unable to obtain a check for the loan payment after she smiled and asked, "How was your day, dear?" There was that cryptic smile again.

Saturday morning, I put on the bra, panties and pantyhose. Amy had informed me that we were going shopping. This time I would be adding a garter belt as well as changing my pantyhose for regular nylon stockings.