**Carol’s First Nude Adventure**

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Preface: When you make a bet, make sure you are really ready to pay the price if you lose! Carol is a 20 year old blonde with a page boy hair cut and she measures a petit 34b-24-26 and her weight is only 102 pounds. Jim on the other hand is the "jock" type. Sometimes he is a little slow but he has a heart of gold when it comes to his lady, Carol. Both are fun and full of life and love to experiment with anything that won't get them arrested or hurt!

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Carol and Jim had been sweethearts since high school. Now they were away at college and shared a house with the consent of both of their parents.

Carol and Jim were quite competitive and they bet on everything. Payment of the loser didn't involve money because they needed their money to pay the rent and house bills. The circumstances of the events in this story were created by a bet about who was going to get the higher grade on the computer programming exam they both had to take.

The stakes of the bet, which was mutually agreed upon right after the bet was made, were higher than ever before. The loser of the current bet was going to be totally naked all day next Saturday unless the winner took pity on the loser and allowed some type of cover. It was also mutually agreed the loser had to do everything and anything the winner directed the loser to do WITHOUT question or hesitation. Finally it was mutually agreed the loser had to follow the winner's direction immediately or face having an additional day added as the penalty.

Up until this bet, Jim and Carol's bets had only involved some minor flashing. Since Carol lost most of the bets, she was the one who had been embarrassed by the experiences of flashing. The bets also had other penalties such as taking notes for the winner, doing the chores of the winner and other miscellaneous tasks. The current bet made Carol nervous even though she wouldn't admit it. She studied extra hard so she could pass this exam with a very high score.

Both Jim and Carol were nervous as they entered the exam room but neither would admit it. Both of them stayed in the classroom to the very last minute reading and re-reading their exams and their answers being the last ones to turn in their exams before heading off to their next class. As they walked to their next class, each of them bragged about not only passing the test but each one believed they did better than the other one.

Carol even took her bragging to the next higher level and said to Jim, "When I win, I am going to have you do some very interesting things. I think I'm going to invite some of my girl friends over to the house on Saturday."

Carol turned to Jim and said, "I know you aren't going to win but have you thought of any penalties you would have liked to see me do?"

Jim glanced at Carol with a smile on his face and said, "No all I've been doing is studying and getting ready to take the exam so I haven't had time to think about anything else."

Carol queried, "So you don't have any ideas of what you would have made me do if you had won floating around in your head?"

Jim simply replied, "Nope."

The rest of the week was a quiet one. Nothing out of the ordinary happened and neither Jim nor Carol mentioned the bet again.

On Friday they walked into the computer programming class very confident that they had each won. The professor walked up each row of desks passing back the exams and Carol smiled very broadly at Jim when she saw she had a 98% on her exam. She was sure that Jim couldn't top that. Just to rub it in she turned her paper around so Jim could see the grade with a big smile on her face. Jim not to be undone sat in his seat and waited on his exam to be returned. When Jim received his paper, his poker face didn't give his grade away. She looked at him and with prying eyes wanting to know what he had received for a grade. Jim tucked his paper away in his pack without any fanfare and soon the class began.

Carol was almost jumping up and down in her seat with her inner excitement. She was SURE that Jim had not showed her his grade because he had lost the bet. She was having trouble paying attention to what the professor said.

Carol's mind was churning out ideas as she started planning how much fun she was going to have at Jim's expense. She thought to herself, I will teach him a lesson he will never forget. Carol came to the conclusion that she would invite Joyce, Kim and Terry over to their house and really embarrass Jim by having him run around the house as their servant wearing only his jock strap and then she would hold an auction between the girls and the highest bidder would get to take off Jim's jock strap and keep it for a souvenir.

Carol knew Jim's cock would get hard with the other females in the house and she was going to make sure Jim wasn't going to allowed any relief so he would be really embarrassed walking around with a hard on all day.

When the bell rang, Carol didn't hear it because she was so deep in her thoughts.

Jim approached her seat and nudged her and said, "Hey, let's go."

On the way out of the class Carol turned to Jim and exclaimed, "I have some very big plans for you tomorrow!"

Jim smiled and they walked hand in hand to the next class.

The rest of the day Carol's brain was in high gear planning what she was going to have Jim do on Saturday. She was sorry that there was only twenty four hours in a day but she would make the most of the hours she had at her disposal. She was so excited she had finally won a bet!

That night over dinner Carol brought up the subject of Jim's exam grade. She was all smiles when she asked, "What did you get on that exam anyway?"

Jim never gave any indication that he had either won or lost. He got up from the table and went to his bag and pulled out his exam and handed it to Carol. All of a sudden, Carol's face went from an ear to ear smile to a very big frown. On the paper she saw that Jim's grade was 100%.

Carol's hands began to shake and with a voice barely audible, she said, "Congratulations." Tears welled in her eyes as she had to admit to herself that she had lost the bet and now after all her gloating, SHE was the one who was going to have to pay up!

Nervously she asked Jim "What am I going to have to do on tomorrow?" After all he had heard from Carol about her plans, he decided to just wait till morning to lay out what he wanted for payment. Plead as she might, Carol could not get Jim to disclose his plans. All Jim would say was that he wanted Carol to take a shower first thing in the morning and while she was in there to shave her pussy completely bald. He didn't want her pussy to have any stubble at all.

Carol lowered her head and said in a very weak voice, "Ok Jim, I will make sure my pussy is absolutely smooth in the morning."

That night Carol couldn't sleep. She tossed and turned wondering what morning would bring. The suspense of not knowing what Jim would have her do was killing her. She didn't know what was worse, the night of worry or what she was going to have to do the next day.

The sun rose all too soon for Carol. She rolled out of bed and wandered into the bathroom for her shower. The warm water running over her nude body made her nervousness subside a little. She complied with Jim's request and shaved her pussy smooth. She had never done that before and she stared blankly in the mirror at her bald pussy baby look. She surprised herself as she ran her hand over the smooth area. It was so smooth and sensitive and she actually liked it that way. Secretly she was glad that Jim had asked her to shave. She wasn't about to tell Jim that though.

To let Jim know she was ready to pay her debt, once back in the bedroom she pulled out one of his shirts and a pair of blue satin bikini panties. Carol stepped into her panties and then pulled then up into place to cover her bald pussy and then pulled on the shirt on and decided to leave the shirt unbuttoned so her tiny titties were visible along with her blue panties. Jim was still snoring as she left the bedroom to make a pot of coffee.

Jim awoke to the smell of fresh coffee and stumbled into the kitchen, dressed in just a pair of gym shorts, where he found Carol leaning against the counter top sipping her coffee. He looked at her admirably and smiled. Carol looked at him questionably for his approval on her choice of clothes. Jim's response was an evil grin. This made Carol nervous all over again.

Prior to making the bet with Carol Jim had pre-arranged for a repairman to come to their house on Saturday morning to fix the railing on the backyard deck. Carol didn't know about the repairs so she jumped a bit when a knock on the door sounded. Before Jim got up to answer the door, he instructed Carol to stand by the stove and make sure that her shirt was open when he and the repairman came into the kitchen.

The moment of truth had come and had come early. Carol thought to herself, how can I go through with this? Then she took solace by telling herself, a bet is a bet, I lost fair and square and now I have to pay up," she thought.

At least Jim had not asked her to be NAKED when he came back into the kitchen with this stranger. Carol walked over by the stove and tried to look busy and just as she heard Jim and the repairman enter the kitchen she went to reach up to the cupboard above the stove, but stopped in mid-motion and let her hand rest on the range hood.

The repairman stopped in his tracks and marveled at the sight of Carol's near nakedness. There she was, nearly naked, except for her blue shirt and blue bikini panties looking at a stranger who had just entered her kitchen with Jim. Jim continued to talk as if everything was normal. Carol aware of her near nakedness produced a nervous smile for the repairman.

Jim stopped talking for a second, looked at the repairman and said, "This is my girl friend, Carol."

Jim went on to say, "She lost a bet with me this week and now she has to pay up. We agreed that the loser has to do whatever the winner wants them to do without question or hesitation. Actually the agreed upon penalty was for the loser to be completely naked all day today."

Then Jim informed the repairman, "While you are working on the railing you can request her to do anything you want that doesn't involve sex with her!"

Carol's heart sank. Not only was she at the mercy of Jim, she was also going to have to do what this stranger told her to do too.

The repairman smiled at Jim then at Carol and you could see in his eyes that his mind shifted into high gear. The repairman asked Jim, "While we are discussing what needs to be fixed, can she serve us coffee completely naked?"

As Jim took his seat at the kitchen table he said, "Sure!"

Carol was devastated. She suddenly remembered Jim had requested her to shave her pussy bald and she had done it. Carol was nervous thinking she would be on display for this stranger with her little girl looking bald pussy. NO ONE but her mother had ever seen her without hair down there, not even Jim. She thought, oh God, how did I get myself into this mess? Little did she know her worst nightmare was just beginning!

After both Jim and the repairman were seated at the table, Jim called Carol over to his side of the table.

Jim said, "Honey, I want you to walk over and stand in front of Tom and I want you to take off your shirt first and lay it on the table and then I want you to step close enough for Tom to remove your panties. Once you are completely naked, you will remain naked all the rest of today without covering any part of your body, no matter who comes to our house or sees you." "Carol, do you understand what I want you to do?"

Carol nodded her head and said, "Yes, I know you won't let any harm come to me and I made the bet on my own free will and I agreed to the terms of the bet. A bet is a bet and I lost so now I have to pay my debt."

Timidly Carol walked over in front of Tom the repairman and stood right in front of him and slowly removed her shirt then stopped before tossing it on the table.

Carol looked at Jim and begged, "Please don't make me remove my panties."

Jim quietly said, "A bet is a bet!"

Carol knew then that all was lost; this stranger was going to see her in all her glory. Slowly she stepped forward and was only about a foot away from Tom. Carol stood in front of Tom waiting for him to take off her panties.

Tom was in no hurry to take off Carol's panties. He sat there and stared at her small titties and knew she was excited even if she didn't want to admit it. Carol's small male sized nipples stood out proudly from the small mound of flesh they were centered on. He looked down her body to her flat belly then to her tight bikini panties clearly outlining her mons pubis area bumped up over her pussy. Tom's eyes traveled down Carol's muscular thighs to her calves and finally ending at her feet.

Carol watched as Tom moved his head back up until he was once again looking at her light blue bikini panties.

Tom reached out with both his hands and waited for Carol to take the hint that he wanted her to join hands with him. Finally Carol realized what Tom wanted and she reached out her hands and put them in his.

Tom moved her hands back to her hips and while looking straight ahead at Carol's panties he said, "I want you to push your own panties down and show me your pussy."

Carol's hands began to shake as she realized this man was going to be sitting eye level to her pussy wanting her to bare herself in front of him.

A new wave of humiliation swept through Carol's body as she slid her thumbs down her sides towards the waist band on her panties. Once her thumbs were hooked into the waist band, Carol looked directly at Jim as she started to push down her panties. She hesitated just before she knew her smooth pussy was going to be revealed to this stranger thinking Jim might stop her at any moment. When he made no move to say or do anything, she looked down at the floor and finished pushing her panties over her hips, until gravity made the panties flutter to the floor. Carol straightened to stand up totally exposed to the "stranger". Carol remained standing in front of Tom with tears in her eyes, waiting for her next instruction. Her face flushed bright red, as she watched the Tom's eyes wander over her body from her small titties down to her clean shaven, baby looking pussy. Carol suddenly felt her pussy betray her as it started to get very wet as her juices started to flow. Here she was for the first time, standing completely naked in front of a stranger, with her bald pussy and she couldn't do anything about it. Even her boyfriend Jim hadn't seen her bald pussy yet and she was standing a foot away from a stranger letting his take his time staring at her baby looking pussy. Carol could feel the heat of her embarrassment as it rapidly traveled throughout her body.

Jim broke the deafing silence and asked Carol to turn around so he could see her bald pussy and make sure she had followed his directions.

Carol turned and faced Jim and started to walk over to him. Jim reached out his hand and slid it between Carol's upper thighs to cup her pussy. Jim slipped his middle finger into Carol's pussy and everyone heard the sloshing sound. Carol was now totally embarrassed being fingered and to have them find out how sexually excited she was because she had to show her naked body to Jim and a stranger.

Jim pulled his finger out of Carol and held it up for her to suck it clean. Carol willingly leaned forward and took all of Jim's middle into her mouth and sucked on it and licked it with her tongue.

Tom sat in his chair and watched with amazement how well Carol was seemingly adjusting to being naked in front of both of them.

Jim pulled his finger out of Carol's mouth and asked, "Honey, would you be so kind to get more coffee for both of us?"

Carol turned and as she walked, she became aware of the wetness of her pussy. She had never felt this way before and after a few minutes she started to get used to her nudity.

Tom the repairman asked Carol to do get things that required her to bend over with her ass towards both he and Jim. Carol was embarrassed knowing that her pussy opened and the men could see right into the inner folds of her pussy. She was more embarrassed to know that they could see how wet she was. By now she could feel her own juice lubricating her outer lips of her pussy. As she expected, Jim and Tom saw the moisture of her pussy every time she bent over. Both Jim and Tom had noticeable "tents" in the front of their pants.

As the day wore on Tom, the stranger....the repairman.... was not the only one to see her naked.

Jim decided to order pizza for lunch and Carol was the one who was designated to answer the door naked to receive and pay for it. Receiving the pizza delivery wasn't bad at all because the girl delivering the pizza said a lot of girls answer the door naked expecting a guy to be doing the delivery.

The pizza delivery girl said, "I see you've shaved or waxed your pussy. When I started growing hair I wanted to keep my pussy bald so I started shaving my pussy but now I go get a Brazilian wax on my pussy to get rid of the hair. It keeps my pussy smooth for about two months and I don't have to shave anymore. Your pussy looks so sexy being bald like that and if I had more time I would show you my pussy."

Carol gave the pizza delivery girl her money with a healthy tip then turned and closed the door. Carol walked out to the kitchen with a new bounce in her step after talking to the delivery girl and finding out her pussy is bald to.

Later in the afternoon Jim ordered groceries from the local store and asked for them to be delivered when they were ready. When the door bell rang Carol got up automatically because she knew by now that she would be expected to answer the door.

Carol knew that Jim was watching her so when she got to the door she stood right in front of it and without hesitating she opened the door and presented her totally naked body to the delivery guy. He had two bags clutched in his arms but his jaw dropped when he saw Carol standing in the doorway completely naked. By the time his eyes traveled down her body to her bald pussy and back up to her face, he had a noticeable lump in the front of his pants.

Carol stepped back and offered to let the delivery guy walk past her so he could put the groceries on the table. Carol followed him into the kitchen without covering her pussy or small tits.

Once the delivery guy placed the groceries on the table he turned and blatantly stared at Carol's naked body especially her bald pussy.

Carol stood facing him and asked, "How much do I owe you?"

The delivery guy said, "Twelve dollars is all you owe."

Carol walked to the counter and picked up her wallet and pulled out a twenty dollar bill and walked back across the kitchen to stand in front of the delivery guy while he made her change. He fumbled with the bills and Carol had to laugh because he was so nervous however he wasn't bashful about openly staring at Carol's pussy.

Jim walked into the room as Carol was paying for the groceries and just stood behind her watching what was happening. Jim wanted to ratchet up the activities since Carol, if she had won the bet, had planned on him being a servant for her girlfriends.

Jim walked over next to Carol and said, "Honey I think he is trying to see your pussy so why don't you invite him into the living room and lay down of the couch and open your legs for him so he can see your pussy better."

The delivery guy was almost in shock at what Jim said until Jim explained she lost a bet and she was paying her debt.

Carol meanwhile had walked into the living room and waited for Jim and the delivery guy to follow. She stood by the couch hoping that Jim would change his mind but he didn't. With an evil grin he said, "Honey lie on the couch and spread your legs as wide as you can and I want you to rub your clit while we watch."