Caught with my knickers down

Last year we moved to a big city. It was really different from what I was used too. From the window in my room, it’s only about 15 feet to the window in the building next door. I love to look out at the different people, especially because there's this really cute guy who takes the bus home from my stop every night. I sometimes sneak a peek at him while he's waiting there. When it gets dark in the evenings, I usually close the blinds in my room before I turn on the light.   
  
This one night after being out on a date with this guy I had a huge crush on I came home tired and wanting to get ready for bed early. So when I went into my room, I turned on the light and started to get undressed. I pulled my jeans down and stood in the mirror admiring myself in my sexy little knickers.   
  
Earlier that night I had been kissing and grinding with my guy in his car before he dropped me off. He had wanted to go farther trying to undo my jeans and get his hands in my pants but I didn’t want too. He had his hands up my shirt too grabbing my boobies. I really liked him and he was getting me all hot but I just wasn’t ready. I am not like that till I REALLY get to know a guy.   
  
So standing in the mirror with my jeans down, in my sexy Victoria’s Secret bikini cut knickers, I lift my shirt up then spin around arching my back sticking my rear end out admiring my butt and tummy. I pull the back of my knickers up my butt making them into make shift European cut bikini bottoms (which basically are yanked up your butt with ½ your cheeks on display) and model them moving my hips back and forth in front of the mirror sticking my butt out and bending over all exaggerated. Feeling “frisky” from the horsing around earlier that evening I lift my shirt off and undo my bra and take it off too. Now standing only in my knickers with my boobs on display I reach up and grab my left tit and squeeze it and my nipples sending stimulating pulses of pleasure through my body. I imagine what my date would want to do if he was here with me like this right now. I close my eyes and slide my hand down into the front of my knickers to my soft warm spot in between. Rubbing my fingers around just right I was so turned on I was getting wet. Feeling things building inside me I slid my other hand down the back of my knickers groping and grabbing my own luscious rear end. Sticking my butt out I slid my knickers down groping my ass and then eventually sliding my fingers down in between my cheeks to my tight little anus rubbing and fingering the rim. I am bent over with my knickers slid down to mid thigh with my butt sticking out in the mirror watching my self as I rub and finger my front and back. I was really being nasty but I didn’t care. Moaning I was totally into myself ready to climax.   
  
I don’t know what made me look up, maybe it was the sound of the bus pulling up down in the street, but suddenly I looked up in astonishment and shock realizing my window shades were still wide open! I had forgotten to close them when I came in! To my horror, looking straight across, I saw the neighbor Mr. Lacy across the way standing in his window with a blank look on his face just staring at me. He was plain as day and no more than 15 feet away! He’s probably 45 or 50 years old and lives there with his wife and 2 kids and my parents know them! I am standing there with my knickers around my knees bare naked with my boobies and bald kitty showing right in front of him. Then I glance down to see the cute guy at the bus stop right down below staring wide eye and with a big smile on his face as the bus pulls up! He waves and throws me the thumbs up sign as the bus pulls in front of him. Horrified I jump forward covering my boobs with one arm and my pussy with the other and grab the shade and yank it closed.   
  
Tripping on my knickers still wrapped around my ankles I dropped down on the floor nude and totally embarrassed. I was so humiliated. I run into the Lacy’s all the time. How could I ever face him again?   
  
The next time I saw him I turned the other way real fast trying to avoid him. A few times after that when I’d see him I’d get freaked out knowing he saw me naked and masturbating in front of my mirror! How horrible!   
  
I tied my shade down after that. I don’t think I ever opened it again.   
  
Does anyone else have embarrassing stories like this? I have other stories too if anyone wants to hear them ;}