**Just Another Plain Jane**

by[AnonymousPerv](https://www.literotica.com/stories/memberpage.php?uid=1367666&page=submissions)©

Janet Humphries was fed up. Her job at the law firm had turned into drudgery, filing one stupid, boring brief after another. On top of that, her boyfriend dumped her four months ago and she had yet to experience a decent date since then. Now, her TV was on the fritz and she had nothing to do on a Friday night.

Not that she would do anything tonight, anyway. A thunderstorm was raging furiously outside, and Janet was worried if she might be at risk of losing power. She had been living at her grandfather's house in the country ever since the break-up. Well, it used to be her grandfather's house. He left it to her after he passed, and though Janet wasn't especially close to her grandfather, she was grateful he'd gifted it to her. It probably helped that she was the only surviving family member.

Bored, Janet got up from the couch and started cleaning, dusting the lamps and corners of the room. As she was making her way through the hall, she looked up and noticed the attic stairs latch. "Huh, I haven't been up there," she said to herself. Janet pulled the string and a staircase extended down. Climbing up, Janet saw piles of boxes stacked on both sides of the room. It was decently spacious, and a sub-floor allowed for safe walking, so Janet made her way to the mystery boxes. She opened the first one that caught her attention, one she could tell her grandfather had used most recently, as it had less dust on it than the other boxes.

Janet wasn't sure what to think would be in the box. Tools? Family mementos? Perhaps work-related items? But she certainly didn't expect what she found, especially considering her grandfather was considered such a righteous man. "What the hell?" she whispered to herself.

The box was filled to the brim with books, comics, magazines and video tapes, and they all featured a fictional character named "Jane" who went on many wild adventures. Janet quickly noticed that this character seemed to lose her clothing in every dire circumstance.

Flipping through the pages of comics, this character of Jane lost a dress while being chased by aborigines, she ripped skirts while dodging bullets from gangsters, and she even managed to lose all her clothes on a number of occasions. Janet thumbed through more pages, noticing some adaptations were more risque than others, but the theme was always the same, with Jane losing her clothes at inopportune times.

"What is this?" Jane asked herself. "Gramp's porn collection?"

Just then, Janet heard the front doorbell. "Who could that be?" she asked herself, putting the books and magazines away, before darting out of the attic, and scrambling down the ladder. As she was about halfway down, Janet's blouse caught on the spring hinge. When she jumped the last few steps to the floor, it ripped the material from her left breast pocket, all the way to the bottom button, exposing the bottom half of her full, round breast. Considering she wasn't wearing a bra at the moment, it would have been quite a sight, had there been any witnesses.

The doorbell rang three more times, followed by loud, rapid knocking. "Just a second!" Janet called out, almost laughing from the irony of her ripped blouse, after reading her Grandpa's fetish material. The doorbell rang twice again, with more frantic knocking. Someone with a deep voice was crying out.

"Jesus, alright, already!" Janet huffed. She lifted the torn material and held it in place with her left hand. It covered everything and would have to do, she thought. She rushed down the hall, through the living room and to the door, peaking out the window first. A tall man was holding a beaten, broken umbrella. He was soaking wet, as water continued to rain down on him, the short awning above the door providing little relief from the downpour.

Janet was a trusting person, and she knew how to take care of herself, with four years of mixed martial arts training during college. With her free hand, she pulled the bolt and unlocked the door, opening it. "Come in, come in. Can I help you?"

The man sprinted into the room, shaking off, barely noticing Janet. "Thank you. Thank you so much. I am so sorry. My car broke down."

"Your car broke down? In this weather?"

Janet lived on a long, rural road, with houses scattered sparsely, many acres apart from each other. It was a home for folks who enjoyed the country life, without being farmers, or slaves to managing vast sums of property. The biggest city was a twenty mile drive. Janet's grandfather loved the peace and quiet, he claimed.

The man pointed towards the street. "Yeah, just about a quarter mile from here. The thing is, my phone went dead while I was trying to reach someone, and my dog is in the car. I know he's terribly frightened in this storm, and I didn't want to leave him, but had no choice."

"Say no more!" said Jane, raising her hands.

Jane was a dog lover herself, having grown up with two. She intended to get another one, once she was settled into the new place. Janet was also now aware that she had forgotten about her torn shirt, because as she lifted her hands to reassure the man, the ripped material folded over, exposing half of her left breast. The man's reaction to it quickly reminded Janet that she had just ruined her blouse. "Oh, I am so sorry!" she cried out, covering her exposed flesh with her hands, deeply blushing. "I ripped my shirt coming down the attic stairs, just before you arrived."

The man laughed, but waved it off. "I am sorry to have troubled you, really. Thank you so much for letting me in. Do you think you could help me with my dog?"

"Well, sure. Do you want to use my phone?"

"Yes, please. I'll call my sister and have her husband come out with a tow, but I am really worried about Alfie right now. Is it asking too much if you could help me get him first? My car isn't far."

"All I've got is a Mini."

"No problem. Alfie is a small mutt. Cutest thing ever, and usually very calm, but he is freaking out right now. More than me!"

Janet realized the man was genuinely panicked. Either that, or he deserved an Oscar. "Of course," she said. "Let me just throw a shirt on."

"I could borrow your car. I promise, I'll be back in two minutes. I'll leave my wallet!"

"Uh... if something went wrong, I'm not sure my insurance would cover you. Look, let's just go. Will Alfie fit in your lap?"

"Easily."

"Follow me." Janet snatched the keys off the buffet with her free hand and bolted out the door. It was about twenty paces to her car, but by the time she hopped in the drivers seat, Janet was drenched from head to toe. Under the light of the car, her white skirt, almost translucent in its soaking-wet state, showed off her dark, red panties. The stranger noticed as he got in, but said nothing, closing the door behind him.

Janet managed to hold the torn material over her breast, while starting the car and backing out, driving one handed. "Which way?" she asked.

"That way," the man pointed west. "I'm Ryan, by the way. Thank you so much, again. I know this is very inconvenient for you."

"Not at all, Ryan. My name's Janet. Let's just get your dog, and then we'll get you sorted." Janet pulled onto the road, set the car in drive, and carefully navigated forward. It was tricky doing it all one-handed. "Get me sorted, too," she laughed, while struggling to stay covered. Ryan caught on to what she meant, apologizing yet again for troubling her.

"No worries," Jane assured the stranger.

It wasn't far, but took nearly five minutes to reach the abandoned vehicle in the fierce storm. The pouring rain drowned out the lights, and Janet had to be careful on the dark road. Streetlights didn't exist out here.

"Drop me off here. I'll jump out and get him."

Janet stopped, almost parallel to the abandoned car. Ryan hopped out, rushing around the car in the beating rain. He quickly opened his driver side car door, and Janet saw and heard him reassuring his pet. A moment later, Ryan came back holding the small dog. It was no more then ten pounds and looked like a miniature Lassie, only cuter. The animal was wheezing excitedly, a cross between cries of excitement and fear.

"Aww," said Janet. "It's going to be okay."

"It's good now, right, buddy?" Ryan asked, while getting Alfie situated in his lap. He closed the door, turning off the interior light, and continued to console his pet. "Sorry I had to leave you out here, Alfie, but I had to find someone to help. Say hello to Janet."

Janet reached up and switched the interior light on again. She knew she was wet, and barely covered, but this emergency preempted her modesty. "He is so adorable, Ryan. I'm glad to help." Janet patted the dog with her free hand. "Oh, his fur is so soft!"

"Yeah, he's the best."

"Well, let me just turn around and we'll get back to the house."

Janet pulled the car forward and began the excruciating task of turning the car around, on a narrow road, one handed. Having to stop and reverse a couple times increased the frustration. Just as she was pulling out, Janet instinctively reached up with her left hand on the wheel, and once again her torn blouse flopped down. Sitting at this angle made her whole breast pop into view, and easy to see with the interior lights still on.

Ryan, of course, caught the unusual and appealing sight, and quickly reached up to turn off the light. Janet laughed again, saying, "Well, I suppose it's worth it to save your puppy."

"Oh, he isn't a puppy. Got him almost six years ago. He's my shadow, though."

"I can't wait to get him inside. Everything is going to be fine. You let him know that."

Once parked back at home, Jane adjusted herself before exiting the car. It would be a run to the door, but the heavy rain was going to soak her, anyway. "Well, here goes," she says. "Watch your step. Don't want you falling with the dog in your hands."

"I got him."

Janet should have been more worried about herself. On her first step out of the car, she slipped on the muddy ground and went flying back. Her left hand was still clinched tightly to the torn material of her blouse, and as her hands went rising up in the air, she tore the rest of it clean off, leaving her with a third of her blouse ripped apart in her hand. Her ass and skirt were caked in mud. Ryan came rushing around the car, holding his dog. "Hey, are you okay?" he bent down to try and help Janet to her feet.

"It's okay," she screamed through the rain. "Hurts my pride more than my body." She quickly got up and tried to cover herself, while hauling it to the door if a bit more carefully. Once Ryan stepped in, she closed the door behind him. "Whoa! That storm is awful!"

Janet's left breast would have been fully exposed if she hadn't been covering with her hands and arms. She looked up to her new friend. "And yeah, this is a bit embarrassing."

Ryan quickly turned to the side, while Alfie was furiously licking his master's face. "I am so sorry about that," said Ryan. "You have done so much for us already and we've ruined your shirt."

"It's okay. No problem, and the shirt was ruined before you even got here. I'll just go-"

Just then, Alfie jumped out of his owner's arms, directly towards Janet, who without thinking, opened her arms instinctively. Her blouse was so ripped and shifted, both breasts were fully exposed as she caught him, midair.

"Oh my gosh! He wants to thank you!" cried Ryan. "I'll take him and let you-"

Alfie was licking and whimpering all over Janet as she tried to hold him still. She knew she must have looked ridiculous, half naked, while trying to manage the dog and cover herself. Despite the awkward situation, Janet couldn't help but laugh with joy as Alfie expressed his affection. "He is so cute. I'll put him down, is that okay?"

"Of course!"

Giving up on covering herself, Janet bent down and gently pushed Alfie off. He instantly began circling her legs, still eager to show his thanks and love. As Janet stood back upright, she noticed the large bulge in Ryan's wet, tight jeans. Larger than any bulge she'd seen before, anyway. Janet blushed again, hoping Ryan didn't notice her gazing on his crotch, and quickly looked away, but forgetting to cover.

"Uh... um... yeah. So let me go clean up and change, and I'll be right back."

"Um, your phone. Could I borrow it to call me brother-in-law?"

"Oh, of course." Janet fumbled to find her cell in her purse, not minding her torn shirt and muddy skirt. By now, she was used to exposing a bit of flesh, and the stranger had been respectful, even playful.

"Thank you," he said, winking, as Janet turned to go wash off. "I'll call him right now."

Zipping to the bathroom, Janet undressed and quickly rinsed off in the shower. 'Oh, darn it, I should have brought something with me,' she complained in her head, as she wrapped herself in a towel. Thankfully, it covered all her bits, if only barely. 'But he's going to think I am doing this on purpose if he sees me this way.'

Quietly, Janet opened the door to hop over to her room, unseen from the house guest. She wasn't so lucky, as Ryan was waiting just outside. He began stuttering, "Oh, I, uh.. . here... your phone. My sister is on the way."

Ryan held out the phone to Janet, who awkwardly reached out for it, which made the towel slide. Janet was too caught off guard by her ridiculous predicament to react, and once again, the stranger got an eyeful, as the towel hit the floor.

Embarrassed, Janet struggled between reaching for the towel and rushing to her room. Now, she was the one stuttering, "Oh, uh.. .I, uh.. I should... get some clothes!" Abandoning the towel, Janet ran to her room, slamming the door behind her. "What a way to meet a guy," she whispered to herself, shaking her head.

A few minutes later, Janet was dressed in a tube top and shorts. It was more casual for strangers than usual (especially with no bra on), but Janet figured it was modest in comparison to what Ryan had already seen. She stepped into the living room.

"They'll be here any minute," Ryan said. "Thanks for helping tonight.. and, uh... I'm sorry about the..." He subtly motioned to Janet's body, who blushed.

"Oh, don't worry about it. I was just thinking there are worse ways a girl could meet a guy."

Ryan laughed. "Well, for me, it was quite pleasant."

Janet stepped closer to Ryan now, who had been holding his dog. Alfie, without warning, hopped out of his master's arms, to Janet again. As quick as last time, Janet reached up and caught the dog, laughing. "He really does like me, doesn't he?"

Alfie began licking Janet's face and kicking with his feet, catching the tube top, and ripping it down. Once it slipped past one breast, the rest followed. While holding the dog, Janet was unable to do anything about the top.

"Oh, my! This is getting ridiculous."

Now Ryan howled in laughter and said, "Maybe you should just go naked around me. Make things easier."

Janet dropped the dog, blushing more, but smiling as she stood upright, adjusting herself. "It would seem so."

Just then, a horn beeped outside, and Janet noticed the storm appeared to be subsiding. "Hey, do you mind if I leave my number?" asked Ryan. "I'd like to thank you for the help... formally."

"Oh, well, sure."

It would seem that the act of getting a pen and paper and exchanging numbers could easily be done, without exposing oneself, but once again, as Janet bent over, writing her number down, the material slipped, exposing most of her left breast. When she and Ryan noticed, she looked at him cynically. "You know what. I'm not even gonna bother, at this point."

Ryan winked, picked up Alfie and left, waving goodbye. "It was great meeting you," he said. "I'll call soon."

Janet certainly hoped so. She also hoped the next time he saw her naked, it would be in her bed. It had been some time since she got some action.

Recalling her recent exposures, Janet was reminded of the material she found in the attic. She brought it downstairs, spending the rest of evening absorbed in it, reading about the character of Jane, always getting stripped at inopportune times.

Saturday morning, there were tree limbs and shrubbery littering the roads, left over from the storm, but nothing unmanageable as Jane made her way to the grocery. In fact, it had warmed up enough to wear one of her cute, summer dresses. It was yellow, ending halfway to her knees. The bust was so tight, a bra wasn't even necessary, not for even Janet's impressive physique. Her red, two-inch heels paired well with the dress, and Janet enjoyed the second glances she often got from passing men when wearing this little number.

As Janet was passing the snacks and pop aisle, her dress got caught on an ill-positioned wire rack. She was pushing her cart and turning, when she heard the material tear. "Not again!" cried Janet, looking down.

At the hip, at least six inches had ripped down the side, almost to the end. The cotton material flapped, and one could see the top of her panties this way. Janet attempted to shift her dress a bit to the right, bringing it down to cover more, when her left shoulder strap popped. The dress fell, exposing her left breast.

One guy, another customer who was standing nearby, saw everything. Janet jerked up, ripping the skirt more, as it was still caught on the wire rack, completely exposing her bright red panties.

"Jesus, Lady, you need some help?"

Janet, blushed, giggling, and shook her head. "Um, may I leave my cart here? I need to..."

"That sucks. You need to go home to change?"

"It would appear so," Janet was careful to hold the top up, and keep the ripped skirt held with the other hand.

"Tell ya what. You go out to your car and I'll find you. I'll check these groceries out and bring them to you. You can pay me back later."

"Oh, would you?"

"Of course. Anything for a pretty lady. Much less a half naked one."

Janet was glad the stranger seemed to make light of her situation. It eased the tension. "I'm at the southeast corner of the parking lot," Janet said, adjusting her shredded dress as best she. "A blue Chevy." Janet rushed out, and made her way to it as fast as possible.

Five minutes later, the stranger approached. "Pop the hood," he yelled, through the window. Janet did so, and a few moments later he closed it, coming round the front side. Janet rolled the window down, checking herself to ensure she was covered. Her arms were positioned over her torn dress, and she skirt around her thighs. So long as she didn't move, she was covered.

"It was fifty-eight dollars."

"I don't have cash on me. Only my card. Could you give me your address? I promise I'll send a check."

"Tell ya what. Let me take a picture of you as a souvenir of this memorable day, and it's on me."

"A picture of me?"

"Well, sure. Do you mind?"

"I uh... I don't know what to say..." Janet was barely covered, but the man did save her a considerable amount of embarrassment. "I guess so. I mean... why not?"

The man held his camera out and Janet looked to it and smiled as he snapped off a picture. "Hah, I was really hoping you'd show off the dress. My friends will never believe me."

The scraps of torn cloth were covering most of Janet's flesh, and so long as the strap didn't drop, there wouldn't be any nudity. Just proof that a comedic series of events put this little damsel in a bit of distress. As Janet contemplated the man's request, her grandfather's collection of that Jane character came to mind. An idea appealed to her.

"Tell you what. I'll drop my arms, but make it quick. I don't think this dress is going to hold."

Now the stranger laughed loud. "Of course, whatever you say."

"And then send me a copy of the picture, okay?"

"Are you serious?"

"Or better yet, just use my phone to take a second picture, but BE fast!"

"Of course."

Janet carefully fetched her phone out of her purse and turned on the camera app, handing to the trusting stranger. For the time being, he put his phone in his back pocket and aimed Janet's at her. "You ready?"

Janet took a short breath, and said, "Okay. Now." She carefully dropped her arms, keeping still so as to not allow the strap to fall, and looked up to the camera, smiling. The stranger snapped a picture and then quickly reviewed the result.

"Looks good, huh?" he asked, pointing it at Janet. She instinctively reached up to get it, and put it back in her purse. The tuck in her ripped skirt pulled back, revealing the edge of Janet's panties.

The man pulled his camera out now. "Okay, one more."

Janet looked up and smiled just as the strap gave way. Once again, exposing a breast to another man. The flash went off the very moment she noticed, just before she jerked back to cover herself.

"Perfect!" the man exclaimed. Janet, too petrified to object, just stuttered back at him. "You have a good day, ma'am. Get yourself on home."

Janet finally rolled the window up, shaking her head. "I have to drive all the way home in this? Ugh!"

It was dangerous trying to cover her naked bits on the drive home, and Janet let things go as they were, with half her flesh exposed. Perhaps two or three cars passing her noticed, receiving an occasional honk. But just as she pulled into her drive, Janet was shocked to see Ryan knocking at her front door. He must have just arrived.

Ryan noticed the car pulling up and waved. Not knowing what else to do, Janet waved back, worried. "How is he going to believe this happened again?"

And this is kind of the way it played out. First, Ryan was surprised by Janet's condition, then a bit perplexed. "What are the odds this happen to you two days in a row?"

"I know, right?" said Janet, as she desperately tried covering herself.

"You said you have groceries? Let me get them for you."

Janet was glad to see Ryan again, and though anxious in her state of dress, knew that would be remedied soon. "Thank you so much. I'll just go in and get dressed, okay?"

Janet popped the trunk, and headed inside, trying in vain from exposing too much. She rushed to her room, picking a t-shirt and shorts. "Impossible to fuck these clothes up," said Janet. She made her way back to the living room and kitchen area, where Ryan was just getting things sorted.

"Alright," he said, as he began unpacking groceries. "You are going to have to tell me all about this. Oh, you have hot tea here. What do you say? Can I make us some."

"Sure. Pots right there on the burner. Old gas burner, you need to click the pilot."

"Got it. My old aunt used to have a stove like that."

Janet ran down the events of the day as she put away groceries. Ryan took it upon himself to put water in the pot and start the tea as she relayed her adventure.

"And you let that guy take a picture of you?"

"Yeah, it's on my phone. I swear, Ryan, I'm not intentionally doing this." Janet opened a cupboard above the hood, to put away the dried pastas. As she turned back to Ryan, the bottom of her t-shirt passed the open flame that was heating the pot.

"Janet!" Ryan yelled, repeating. "Janet! Your shirt! Your shirt is on fire!"

Janet glanced down and instantly saw the flame. Then it registered with her nerves, feeling it hot on her skin.

"In the sink!" screamed Ryan, rushing toward her. Within a fraction of a second, Ryan snatched her shirt and lifted it over Janet's head, forcing her arms up. He tossed it in the sink, turning on the faucet. "Holy shit, that caught fire so fast!" he cried, adrenaline pumping, turning to Janet who was once again half naked before him.

Janet looked stunned, more than frightened. Like she was beaten. Finally, she said, "Okay, there is some cosmic force thing happening here, Ryan. This cannot be coincidence."

"What?"

Quickly, Janet rushed to the living room, next the couch where she had stashed all her grandfather's collection. "Come look at this, Ryan. I found this yesterday, before you showed up."

Janet didn't even bother trying to cover herself, convinced any attempt would be futile. She fully expected her shorts to tear off her any moment now.

"What are you talking about?" asked Ryan.

"This, this!" cried Janet, shoving a few issues of the Jane comics into his hands. "I haven't even watched the movies and reels yet, but look at these books."

Ryan poured through the material and looked up, once again stunned by Janet's beauty. Her hands were on her hips, staring him down anxiously. "Can you explain this? It's never before happened in my life!"

"You've never been naked in front of another man?"

"Well, of course, but I mean, not by accident. Not again and again. And that character. It happens to her all the time."

"I see that."

Just then, the pot began whistling. Ryan held up his hand. "Be right back. Do you want to put some clothes on?"

"Do you really think it will matter?"

"I'm enjoying the view," laughed Ryan, as he fished out two cups from a cupboard. A moment or two later, he came back with the piping hot cups, the tea bags dropped in.

"Just put them on the coffee table," said Janet, who now sat on the couch near it. She was perusing some of the pocket books.

Ryan placed the cups carefully down on two available coasters and sat next to the topless beauty. "So what are you suggesting?"

"So let's say this is all just coincidence. I mean, what are the odds?"

"I don't understand it myself, Janet, but there is a reasonable explanation for every time it's happened. Not to hurt your feelings, but maybe spacial awareness? You say you snagged your blouse on a hinge last night. Then you caught your dress on a wire rack at the grocery store on something. Maybe just be more careful?"

Janet snickered. "I've never been so clumsy before, but it makes sense."

"Have you had your vision checked lately?"

Janet nodded, as she reached for the cup and with both surprise and expectation, the cup slipped off its coaster and at least a quarter of the still piping hot water splashed on her shorts.

"OUCH!" Janet screamed hopping up, bouncing in motion. Without thinking, she ripped the shorts down, kicking them away, while she hopped up and down again in agony. Thankfully, other than a bit of red irritated skin, she wasn't badly burned. "Ow ow ow ow ow!" she kept crying.

Finally calming down, Ryan touched her at the shoulder. "Maybe you're right. You have a curse, Janet. This is too crazy."

Janet noticed Ryan was scoping every inch of her flesh. "Like what you see?" she asked.

"What? Of course I do!"

"Ryan, I like you. I'd like to figure this thing out, but right now, I'd kind of like to take advantage of my situation."

"How do you mean?"

"Let's make love."

Janet thrust her mouth on Ryan's, and instantly their tongues collided. She pressed her body against his, eager to feel his skin or hers, rather than his clothes. She helped get him there, unsnapping his fly, pulling his shirt. They were intertwined in intimate passion.

"Put it in me," Janet whispered, biting on Ryan's ear. Pushing her gently to the couch, Ryan carefully made his way in, allowing Janet to respond to his presence. He began pumping, while staring her in the eye.

"You are so beautiful."

"You only say that because I'm always naked around you."

Ryan grinned. "Oh, I dunno. I bet you are just as sexy in clothing, as you are naked. I just don't know yet."

Laughing, Janet gave him a light slap. "I'll happily stay naked around you. Any time."

Kisses exchanged, positions were changed, and eventually, as Ryan was pumping her forcefully doggy style, Janet could hold it no longer. "I'm going to cum!" she screamed. "You're making me cum!"

Ryan found it hot a woman would so boldly inform him of his performance. It pushed him near the edge. "Me, too," he cried. "Where shall I...?"

Janet's knees gave way as she collapsed in orgasm, pulling off of Ryan's hard cock, but ever more invested to think of other's first, she hurriedly turned, looking up to her new lover, who was now pumping himself rapidly.

"On my face, Ryan. All over it."

A thick rope of semen erupted across her right cheek, followed by another one on her chin. The next hit Janet directly in the mouth and instinctively, she opened, to catch the fourth load all the way to the back of her throat. The rest leaked out, dropping on Janet's tit's and thighs.

"Thank you," she whispered.

"That was amazing."

"Best I ever had," said Janet, truthfully.

"So, uh... does this mean we're a thing now?"

"We could try."

"I'd like that." Ryan bent down, kissing Janet once again on the lips, regardless of the mess she had there.

Finally, Janet spoke. "Do you really think I'm cursed?"

"I don't know, Janet. Maybe you are. We'll figure it out. But I definitely know I am blessed."