**Katie's World is Rocked by a Coat**

by[LuckyDave1066](https://www.literotica.com/stories/memberpage.php?uid=5057919&page=submissions)©

BZZZZZT "UPS!" came blaring over the entrance intercom speaker in Katie's apartment. She knew from previous experience that the driver wouldn't wait more than a few seconds before heading back to his truck, and since this was the third attempt to deliver her shiny new Mac Book Pro she'd need to make a highly inconvenient trek to the UPS distribution center if she didn't catch the driver before he took off. She dashed to the intercom to buzz the driver in but didn't get a response, whether because the driver had already left or because he was headed upstairs wasn't clear. She decided to head downstairs and either meet him on the way down or try to catch him before he left.

On one hand she was lucky to have heard the announcement at all, having been in the shower just minutes ago; on the other hand, she couldn't very well go down to the foyer or possibly the sidewalk outside in just a towel! Spotting her roommate Amanda's raincoat on a hook next to the door, she tore the towel off and threw on the coat as she opened the door. She was lucky to find nobody in the hall or on the stairs since she didn't have the coat buttoned until she was halfway down to the entrance. Her haste paid off; she caught up with the driver just as he was about to get back in his truck, taking delivery of her new laptop.

It was only after she thanked the driver and turned back towards her building that she realized she had neither her keys nor her phone. She had succeeded in getting her package but was now stranded on the sidewalk, still dripping wet, wearing only a somewhat short coat, several hours before her roommates would return from their classes at the college they all attended. Her run of good luck held up a bit longer, as a neighbor from the first floor she'd met a few times came along a few minutes later. After taking a minute to give her a long look up and down, from her wet hair to her bare legs and feet, he let her in the building. She hadn't closed her apartment door when she bolted out, so she was able to get back home without any further complications.

Once she'd finished drying off and got dressed, Katie opened her package and began setting up her new laptop, but she wasn't as excited as she typically would be by a shiny new piece of tech. She kept finding herself looking over at the raincoat, safely back on its hook, and thinking about how vulnerable she'd felt wearing only the coat before her neighbor came along, and how he'd looked her over. She couldn't begin to explain why, but the moment she realized she was stuck outside her building had been about as exciting as it had been aggravating. She'd locked herself out a time or two before, but this felt different. Her neighbor's reaction to her had been different too; they'd spoken briefly a few times since Katie moved in but he'd never looked at her the way he did today.

Despite having splurged on a boob job just before the spring semester started, going up from a 38AA to a 38C, she hadn't really become used to the change in how men reacted to her now. She'd saved and scrimped for months, piling up money from her summer job, a bartending gig at the sports bar Amanda waitressed at and had cut her expenses by sharing an apartment with Amanda, her boyfriend Ryan and her own boyfriend, now ex, Alec. She'd considered having the surgery for a while, but this year had been the first time she'd had the money available, and figured it was better to do it now, before starting her business career after graduating in a few months. Whatever doubts she had about going forward with the procedure were eliminated when Alec, who had always told her she was beautiful just as she was, broke up with her and started dating a sophomore who was blessed with what even Katie had to admit were phenomenal breasts.

Even after her surgery had drained her savings and involved more discomfort than she had been expecting, Katie was happy she'd gone through with it; the increase in breast size wasn't excessive, but seemed to fit her tall, fit physique way better than what nature had given her. Judging by the tips she was bringing in at work and the way she was being looked at by men in general, the general consensus among the male half of the population seemed to be that she was sexier than before; she wasn't really used to the change in how she was viewed, but to the extent she noticed men's reactions she kind of enjoyed them.

One week after her adventure chasing the UPS guy, she was aware she was getting to be a little obsessed with the coat, or more accurately how she had felt while wearing it. She changed her position while working so it wasn't in her line of sight but still found herself looking at it over her shoulder once in a while. She moved it into a closet, but Amanda moved it back to the hook the next day and Katie didn't feel like explaining to her roommate why she wanted to hide the coat away, so on the hook it stayed.

"This is stupid!" she thought, pushing away from her desk, "I need to figure out why this is bugging me so much so I can concentrate on this term paper." She was grateful it was Friday, one of the 3 nights a week Amanda and Ryan each had an evening class, letting her try to figure out her fascination in private. She walked over to it and put it on, then checked her appearance in the full length mirror. The coat fit her well, and she looked fine in it, but there was nothing extraordinary, no feeling like the other time she'd worn it. She buttoned it up and went down the stairs and out on the sidewalk, about to where she'd caught up to the UPS guy. Nothing.

Back in her apartment, she thought about what was different from her earlier experience wearing the coat. "I wasn't wearing anything under it, could that be it? How freaky does that make me if it is?" she wondered. Since she had plenty of time before her roommates came home, she decided to replicate her first time with the coat more closely, retreating to her bedroom to undress just in case one or both came home early. Wearing nothing else but the coat, she'd made sure it was buttoned up all the way and had the belt tightly tied.

Katie went downstairs again, grateful not to meet anyone coming up the stairs as she descended; she was pretty sure the coat was shorter than her shortest skirt, and without any underwear on she was worried about what might be visible from that angle. She immediately noticed a difference in how she felt during this test; just opening the door and stepping out onto the sidewalk gave her goosebumps. Despite having checked and re-checked back in the apartment, she found herself looking at her reflection in windows as she walked down the street to be sure nothing was showing that ought not be exposed. Other than showing a fair bit of leg, nothing was outwardly out of the ordinary, but the experience certainly felt different. "Not neccessarily bad, but definitely interesting," she thought as she walked to the place she had received her package, then continued beyond.

Katie's thoughts were anything but ordinary. She couldn't stop thinking about what wasn't present under the coat, and what the people she crossed paths with would think if they knew. She was stunned to realize some small part of her actually wished they did know! "So at least I know it's not the coat itself that's been haunting me, but how I feel while wearing it, and only it; I guess I'm a little more twisted than I knew!" she thought with a laugh.

Her experiment ended, for now, Katie strolled back home, enjoying her secret more and more as she went.

The following Monday, Katie had to admit to herself that she was still being distracted by this new preoccupation. Since she was having trouble concentrating on her coursework, she decided to treat herself to another jaunt in the coat to get it out of her system. Once her roommates had left for their evening classes she got undressed and put the coat on. Checking her look in the mirror, she made a last-minute adjustment, unbuttoning the top two buttons. A fair amount of her upper chest and a hint of cleavage could now be seen, but no more than would have been possible with several tops she owned. She liked the idea of giving passersby a little hint about her secret without being obvious about it.

Walking much farther from home than in her previous experiment, Katie enjoyed knowing that though she was a third of the way to fully unbuttoning the coat, her lack of an outfit was still her little secret. She did catch some men doing a double-take as she passed by, but she knew they weren't getting as good a look at her body as the glimpse they could see had them hoping for. On a quiet stretch of sidewalk she undid one more button, shivering a little even though she was feeling pretty warm. As she had expected and hoped, the men she passed were even more attentive to her appearance. Just for fun, she asked a couple walking hand in hand for directions; the woman responded quickly, while her husband, boyfriend or date just mumbled something while trying with limited success to avoid being obvious as he stared at Katie's cleavage.

With her early start this night, Katie was sure Amanda and Ryan would be out for at least two more hours, and she didn't feel like ending the night's experiment just yet. She detoured to a park a couple of blocks off her route home; she and Alec had walked there at night several times and rarely saw anyone, so she didn't worry much about being bothered there. She found a bench well away from the street and sat down to process what she'd been learning about herself lately.

She was now aware of a few things she didn't know just a few weeks earlier.

She enjoyed, apparently quite a bit, challenging herself to expose more of her body.

She liked the effect her bolder self had on men.

She didn't want anyone to actually see too much of her...but she was willing to take a chance that they might.

The one thing she was sure of was just how unsure she was about where these new impulses might end up taking her.

The seclusion of the park made her next step seem safe enough; she stood up and undid her three remaining buttons, leaving only the belt holding the coat closed! Even though she couldn't see or hear anyone nearby, she was shaking as if it was below freezing as she completed the task. She walked towards the sidewalk she'd entered the park from, stopping less than 40 feet away from the park's entrance to check her appearance at a light over the path. There would be little doubt on the part of anyone seeing her now that she wasn't wearing much under the coat, but the belt was still keeping her more or less decent. She turned to head back into the darkness of the park.

Her heart was racing as she went ahead with the last challenge she'd given herself while sitting at the bench; standing less than 60 feet away from the sidewalk she undid the belt's knot and opened the coat wide! As she strolled slowly through the park she held the coat just tightly enough to keep it from sliding down off her shoulders; she thought about all the men she'd crossed paths with that night and how much they would enjoy seeing her now. "I can't believe it, but I'm beginning to think I might like that too!" she thought, "But definitely not tonight, this is only for me to know about." As she neared the side street at the other end of the park she reluctantly tied the belt again and buttoned three buttons before turning for home.

Katie could hardly wait until Wednesday to come; she was becoming more and more grateful for her roommates' night classes. Minutes after Amanda and Ryan left for class she was standing in front of the mirror next to her apartment's door. Not yet wearing the coat, she studied her naked body as if she was seeing someone else in the mirror, not her own reflection. "See you soon!" she finally said to herself, smiling as she put the coat on and opened the door. She was still tying the belt and had fastened only the two lowest buttons as she reached the sidewalk. She used the time it took her to walk to the same park she'd visited Monday to go over her latest ideas for how to push herself to be a little more daring than she'd been two nights ago. She wanted to do something more outrageous but had been a little scared that she was even thinking about some of the options she'd come up with.

Entering the park at its secondary entrance on a side street, Katie kept an eye on her surroundings as she made her way to the same bench she'd stopped at during her last visit. By the time she reached her favorite bench she was sure she was alone. Pretty sure, at least. After a few minutes listening for any sign of company, she decided the voices she could hear all belonged to people passing by the park on the larger street's sidewalk, well over 100 feet away.

Sitting on the bench, Katie undid the belt's knot and undid the two buttons still fastened. She opened the coat and looked down at her breasts, belly, and wispy blonde pubes. She smiled as she looked at her exposed body and listened to the chatter of passersby, "If they only knew how close they are to...all this!" she thought.

She pushed the coat back off her left shoulder and slowly pulled her left arm free; she hadn't expected it to feel like such a big deal; after all, her shoulders and arms were often visible during the warmer months of the year, but it did feel like she was crossing a line. She knew with the coat off her arms she couldn't cover up quickly if the need arose. This latest move felt like she was somehow committed, but to what exactly she wasn't sure. She took a deep breath and repeated the process on her right side, pulling her arm free. Her coat was now only something to sit on, providing no cover at all; she was amazed that she'd been able to get completely naked a half-mile from home but only a few dozen feet from a steady stream of pedestrians!

Katie shivered as she stood up and took a few shaky steps away from the coat, intending to go at least a little bit closer to the main street sidewalk. "Not too close," she thought, "but then again, how will I know where exactly too close is, unless..." The idea of accidentally getting close enough to be spotted by random pedestrians made her shudder, but also smile.

Lost in thoughts of how close to the sidewalk she would need to go to be seen, she didn't hear the couple approaching her until they were close enough for her to hear their footsteps on the gravel path! She scrambled back to the bench and got the coat on and its belt tied a few seconds before they and she were in sight of each other as the pair rounded a curve in the path. Katie walked past them as if she had been having an ordinary walk through the park herself, "Partly true, but ordinary this is not!" she thought. She was pretty sure they hadn't seen her until she had the front of the coat closed, but she couldn't be certain.

As she walked home it didn't occur to her to fasten any buttons until she was almost back to the apartment; she was too distracted thinking back to how close she had just come to being seen completely nude! She decided she'd rather have been seen nude and been sure about it than this having to wonder about it with no way to ever know!

All Thursday afternoon and evening Katie's course work took a back seat to her planning for her next adventure. She wanted to go farther, to be even more daring than she had been so far, thinking if she went far enough she'd finally be able to set this new obsession aside long enough to finish up her work for the semester. "If I can't help myself later I can always get back to it after graduation, but right now I need to focus on my final few weeks of college!" she thought.

Friday afternoon seemed to Katie to drag on forever, all she could think about was her plans for the evening. She realized her chosen way to spend Friday night in a college town just weeks from the end of the semester was odd, however thrilling she was finding it. While all over town a lot of her fellow students were either hoping to get someone else naked or fending off such attempts, she was getting aroused by getting herself nude, so far without anyone else's involvement!

When Amanda came home late Friday afternoon suffering with a fever and chills, Ryan asked Katie: "If you don't have any plans tonight, would you mind staying home with Amanda, at least until I get back from my class?" Since she couldn't share her already well developed plans for how to spend Friday night with Ryan, Katie agreed to hang around in case Amanda needed anything.

Alone in her room after Ryan left, Katie grumbled to herself, "Now I have to wait all weekend AND most of Monday to live out my new fantasy!" Once she calmed down she realized she was being pretty self-centered, thinking about her own perverted pleasure while her friend was miserable; she spent the next few hours keeping Amanda company. Though content to be helping her friend, Katie couldn't help looking wistfully at the coat once in a while and thinking about what she had planned to be doing right around then. Eventually, she resigned herself to waiting a few days, even thinking the delay might be useful in letting her fine-tune her plans.

After what all three roommates thought was about the worst possible weekend, things began to look up for each of them. Amanda felt well enough to go to class on Monday night. Ryan was glad to see his girlfriend was feeling better, leaving him free to go to class himself. Katie, of course, was relieved to see them both get back to their normal schedule, leaving her free to prepare for her own adventure.

Once she was on her own, Katie got out of her clothes and into the coat, helping herself to a couple more things before leaving for the park. As she walked she went over the various details in her plan for the evening, repeating them to herself so she'd be able to carry out her plan without having too much time to hesitate and possibly lose her nerve. To fuel her state of heightened anticipation she unfastened one of her coat's buttons every time she crossed a street; she had made sure of how many streets she would need to cross to get to the park, exactly as many as the coat had buttons, leaving only the belt holding the coat more or less closed by the time she crossed the busy main street to get to the main entrance.

Entering the park's main entrance, Katie enjoyed a leisurely walk from one end of the park almost all the way to the smaller entrance at the other end of the park facing a side street. She intended to take her time with the various steps in the challenge she had given herself, and the initial walk through the park was no exception; she used it to review her plan, getting more and more nervous but also savoring the thought that she was about to go through with it!

Nearing the side entrance, Katie sat on a bench and looked around at her surroundings. While there was no sign of anyone else nearby she was a little nervous about how close this bench was to the sidewalk along the side street. She told herself that not many people were likely to use that sidewalk, eventually convincing herself she was probably safe to take the next step in her adventure, the not very dramatic act of leaving a well worn tote bag she'd brought sitting on the bench before heading back towards the center of the park.

After a slow stroll to a bench near the center of the park, Katie stopped and had a good look around, as well as the low light level allowed, before taking the first truly daring step in her plan. She took a deep breath and untied the coat's belt. With the coat wide open, she headed back toward the bench she had left the tote bag at, forcing herself to walk slowly, ignoring the voice in her head urging her to get this crazy behavior finished as soon as possible. Though she couldn't see very much of herself as she was walking, as she looked down she did enjoy the way her breasts stood out in the moonlight. "The question is, will anyone else get to enjoy seeing them tonight?" she said out loud, still unsure which outcome she was hoping for!

Five minutes or so after opening the coat, Katie neared the bench where she'd left the tote bag. "I hope my bag's still there," she whispered, "well, actually Amanda's bag, but I'm sure she wouldn't mind my borrowing it." Checking for pedestrians on the side street before getting too close, she decided that the necessary conditions for her next step were in place. Knowing what that step was, she shuddered as she pulled her arms out of the coat, standing naked within sight of the side street. She fastened all the buttons and folded it neatly before setting it down on the bench. Once she'd finished with the coat she pulled out another borrowed item from the tote bag; a men's medium/tall fitted dress shirt, courtesy of Ryan, not that he had a clue about its current location. Katie considered the shirt fair game since she'd found it at the bottom of a bag of discarded clothes destined for recycling.

Katie cursed herself for making getting into the shirt such a slow process; she had buttoned it up from top to bottom AND knotted the sleeves together. Twice. "Why, why, why did I do this to myself? Did I have to make this so freaking difficult, especially while I'm naked?" she grumbled, answering herself, "Because it gets me hot, of course. I didn't have to do ANY of this, but I wanted to; I could just have kept the coat on until the shirt was ready to wear, but that wouldn't have been nearly as much fun!" She had to admit this step was the most exciting one yet, as made clear by her stiff nipples and moist pussy. After a deliciously long time getting the shirt in a wearable state she finally was able to put it on and buttoned the bottom seven buttons. Looking at how the shirt fit her she gave thanks Ryan was a tall guy; if he'd been 5'-8" instead of the 6'-5" he was she'd have been pretty much bottomless. As it was, her ass was, just, fully covered and her pussy was out of sight as long as the wind stayed calm. She put the neatly folded coat in the empty tote and left it on the bench as she set off for a walk towards the main park entrance by way of the sidewalks outside the park.

As Katie left the side street entrance to the park behind, she started a timer on her phone, set to repeat at two minute intervals. She'd estimated the walk from one park entrance to the other would take around 10 minutes. She hoped the estimate was fairly close to reality because her plan included a requirement that she undo one of the shirt's buttons each time the timer buzzed. A ten-minute trip would result in her showing a fair amount of skin but leave two fairly important buttons still fastened, while a twelve-minute walk would mean showing off at least some of her pubic hair before reaching the main park entrance. Anything longer than a fourteen-minute walk would mean being out on the sidewalk wearing only a completely unbuttoned shirt! While technically this would still be less exposure than she'd already had while getting into the shirt, the main street sidewalk was way, way busier and brighter than the area around the park bench had been, with the added variable of cars passing by just a few feet away!

The beginning of Katie's sidewalk journey didn't go well at all; right as she started she saw a rowdy bunch of guys around her age on the main street sidewalk headed in the same direction she needed to go. She had no choice but to stay back some distance down the side street to wait them out; they sounded as if they'd been drinking heavily already and weren't walking very quickly. What she had expected to be a fairly quick part of her walk found her standing still, and the timer went off before she had even reached the main street. She kept the bargain she'd made with herself, undoing a button, one high enough on her chest that she would normally have it open anyway, leaving six fastened.

The next two minutes seemed to fly by, but as the buzzer went off again Katie thought the amount of sidewalk she'd covered since the previous buzz of the timer gave her a good chance to make it to the main entrance to the park with at least three, and possibly four buttons still in place. Given her confidence in being able to make it to the end of this jaunt still relatively well covered, she didn't mind having to unfasten the next button, leaving five still in place. She was now showing a lot of cleavage and found she was enjoying being ogled by the handful of men she crossed paths with.

Shortly after the second buzz from her phone Katie's chances of making it back into the park without showing vast amounts of skin took a big hit. A passing police officer pulled his car over to the curb alongside her and rolled down his window, asking,"Are you okay, miss?"

Though well enough covered now, Katie was pretty flustered, thinking someone might have seen her naked before she got the shirt on and called the police. She stepped over to the car and leaned down to answer him; "Umm, yeah, I'm fine, officer. Just having a walk." She realized a little too late that by bending over to speak with him she was treating him to a great view down the front of her shirt! She guessed she was being recorded by his body camera and wished she could see what it was recording. At the sound of her phone buzzing, she felt herself blushing; no way would she be undoing any buttons until this conversation was over and he'd moved on down the road!

After a pause to talk with someone over his radio, he continued questioning her, "A walk, dressed like this? Do you have far to go? Can I give you a lift?"

"Okay, he's being a little creepy now," she thought to herself. "Nah, I'll be home in a few minutes, thanks anyway."

"Suit yourself, but be careful," he said before rolling the window up and driving off. As she watched his taillights disappear the timer buzzed again!

"Damn! That's two buttons, only three left!" Katie grumbled. She took a quick look around to be sure nobody was close enough to see clearly as she undid a button just slightly below her breasts, pausing for a moment before unfastening the next button, this one just above her belly button. Though now getting pretty nervous, she felt proud that she hadn't backed out of her self-imposed dare. She picked up her pace, thinking she might yet have a chance to make it to the park entrance with two buttons still in place.

She was making good time, taking long strides towards the park entrance, which was now close enough to be seen clearly, and was trying not to think too much about how she must look now. There was no need to guess how she looked, the looks she received from the two men she crossed paths with gave her a pretty good idea. Even under the streetlights, the men enjoying the sight of her couldn't tell how deeply she was blushing; before now she'd never been this close to random strangers while being so exposed; she felt a tingle every time she passed near another pedestrian. She had a quiet laugh thinking back to the minutes before she put on the shirt, and how much easier it had been being completely naked when no one else was around!

Now Katie faced a new problem; more accurately an old problem coming back to haunt her again. Though they'd had plenty of time to get far down the road during Katie's conversation with the policeman, the drunk group of what she guessed were frat boys, possibly from her own college, had paused just past the park entrance. Though a good fifty yards away she could make out the sound of one of the group puking his guts out and the laughter of his friends. She stepped over to a kiosk covered with posters and ads near the curb to stay out of their sight, hoping they would get moving soon; she had only been there a few seconds when she heard her phone buzz!

Katie wasn't troubled as much by having to unfasten the next button as by the thought that the drunk lads might be there a while. She went ahead with undoing the button, exposing her belly several inches below her navel; "Only two left!" she thought, and cringed as she alternated between checking on the drunk dudes and watching the seconds flashing by on her phone's screen. With less than a minute left on the latest cycle, she saw the group begin staggering away. As close as they still were to the park entrance and as little time as there was left on this cycle of the timer, she resigned herself to giving up another button before making a dash for the park. She had her hands in position before the buzz sounded and undid the second to last button. She looked again up the sidewalk to see how far the drunk dudes had moved, but judging it to still be a little too soon to try to get to the park took a moment to look down to see what the latest unfastening had revealed.

"Well, anyone seeing me now will know I'm a natural blonde!" Katie thought as she shivered at the sight of her corn silk colored bush. She was so focused on the sight of her pubes being on display that she almost didn't notice how the front of the shirt was now gaping open, framing her mostly exposed breasts. By the time she had finished assessing her level of exposure and had one more look up the street, she was stunned to see her phone's screen somehow counting down the last 12 seconds of the current cycle!

Stepping out from behind the kiosk with less than 8 seconds left before the buzz would sound, Katie knew she wouldn't get anywhere near the park entrance before the timer called for her shirt's last button. Walking slowly towards the park entrance on wobbly legs she turned the timer off and unfastened the last button. Still at least 30 yards from the relative privacy of the park, she felt a little dizzy as she pulled the shirt open wide, exposing every bit of her breasts, belly, hips, and pussy. She continued to walk slowly towards her destination, shocking herself again as she felt a little disappointed that there weren't any pedestrians headed towards her! Just when she thought her exposure was going to go unnoticed, a series of honks from a passing car let her know someone had enjoyed seeing her display! She laughed out loud and turned to give the car's lucky occupants as long a look as possible!

With nobody else in sight after the honking car was gone, Katie turned into the park and headed for a bench just far enough into the park to effectively be invisible from the sidewalk. She listened for a minute to be sure she was alone; once satisfied that she was, she pulled the shirt off and dropped it on the bench. Though she'd been nude in public or nearly so several times since developing this new hobby, she'd never done what she was about to try now. Completely naked aside from her sneakers, she gave the shirt one last, fond look; leaving her only clothing within a third of a mile behind on the bench, she set off, heading for the coat she'd left at the opposite end of the park! She felt her heart racing as she began walking, knowing that whatever happened along the way, there would be no cover available to her between the shirt she'd just left behind and the coat.

For the first few minutes of her hike, Katie was still shaking, though it had been as uneventful as a long naked walk through a city park ever could be. When she passed what seemed like the halfway point she took a short break at a bench. As the fact sank in that she was only a few minutes away from the place she'd left the coat, she finally began to relax. Enjoying having the park to herself, she absentmindedly began stroking her right leg's inner thigh, then began gently pulling at her nipples; even though she was pretty sure it wasn't caused by a person, a rustling sound in some shrubs a few feet away put a quick end to what would have been her first time masturbating by moonlight. "As soon as I get home..." she promised herself as she reluctantly got up from the bench and began walking again.

As she closed in on the bench where she'd left the coat, Katie was feeling relieved to be nearing the end of the many challenges she'd subjected herself to his evening. She recognized a large boulder next to the path as a landmark she'd noticed earlier, meaning her one crucial piece of clothing was just around the next bend!

Her satisfaction at nearing her final goal vanished when she came around the last bend and could see the bench. The tote bag was right where she had left it, but it was obvious the coat wasn't in it any more, since a woman was standing in front of the bench wearing it! She had it buttoned up and the belt was tied, and she spun around a few feet away from a man seated on the bench as if modeling it for him. Katie was stunned to hear the man say, "It looks good on you, maybe you should keep it."

"Oh, hell no!" thought Katie, "This just can't be happening!" She really, really didn't want to go out to talk with the couple and claim the coat, but she wanted even less to have to walk home in the nude AND have to explain to Amanda why her coat was gone. She gave some thought to hiking back to where she'd left the shirt and somehow try to explain the loss of the coat, but thought, "The way my night is going the shirt will be gone too, and by the time I could get back here these two would likely have left."

Shuddering as she began walking towards the couple, Katie got within 30 feet of them before she attempted to speak. Her mouth felt bone dry, and she barely managed to squeak out a muffled, "Hello?"

"Holy shit!" said the man.

"Are you alright?" asked the woman.

"I'm, um, yeah, I mean...that's mine. The coat."

"Why are you naked?" the woman asked.

"Kind of a dare. Can I please have my coat?

"I'm impressed, it must be quite the dare! Of course you can have the coat, on one condition."

"Okaaay...I'm obviously in no position to bargain with you, what do you want?" asked Katie, fearing some sort of lewd sexual demand.

"Relax, I'd just like to get a picture of us together."

"Umm, okay, I guess I can do that."

"Come on, then. The lighting is better over there near the corner." the woman said, motioning towards the main street!

Katie nodded glumly and walked with the couple; she could see a few people walking on the larger street's sidewalk, but luckily enough most of them were headed away from the corner she was heading towards.

When they all reached the corner and its pool of light from a street light, the woman handed the man her phone and told him to take a bunch to be sure they got a good shot. After what seemed to Katie like an eternity while he took and reviewed a dozen or so photos, he said he was satisfied with the results. Katie thought she was done being photographed, but the man handed the phone to the woman so she could review the photos and asked if she would take some of HIM with Katie!

"Good idea," the woman said as she took the phone. "Stand under the streetlight and get in close together."

With no pedestrians in sight, Katie was surprised how comfortable she was becoming standing utterly naked on a well-lit sidewalk with a couple of total strangers. She actually was starting to enjoy being photographed, imagining the couple looking at them later and getting aroused by the images; with that in mind, she took the woman's request that she and the man get closer to heart, putting her left arm around him and hugging him tightly enough that she was sure he had to feel her breast pressing against his right arm! He took her behavior as an invitation, putting his right arm around her waist and letting it drift down until his hand was resting on the upper curve of her right butt cheek. Feeling his warm hand sitting on her ass sent a jolt through her, but she didn't object.

Katie thought her increasingly flirtatious behavior would make the woman want to end the session and give her the coat, but it seemed to have had the opposite effect, as the woman now called out, "That's great, get tighter!"

Katie had initially dreaded the photo session but was now getting into it. She held out her own phone and asked the woman if she could take a few shots with it for her to keep! She stepped back in front of the man and facing him put her arms around his neck and leaned into him, pressing her breasts into his chest while looking back over her shoulder. He seemed to be taken aback by her boldness, holding his arms out with palms turned up as if asking his girlfriend what to do.

Though Katie was by now thoroughly enjoying herself, the man backing off broke the mood, forcing her to face the erotic turn her behavior had taken. She pulled away and asked again, "Can I please have my coat now?

The man spoke up in support, asking, "What do you say, Tina, have we tortured this poor girl enough yet?"

"I suppose so, though honestly, Darren, she didn't look like she was having such a bad time." She motioned for Katie to follow her to the bench where the tote bag was still sitting.

As Katie and Tina reached the bench, Darren waited at the park entrance, Tina having asked him to be a lookout. Katie wondered why they would need a lookout at this point after the risky nude photo session, but didn't ask any questions, wanting only to get her coat back and get home. Tina's caution made sense as she unbuttoned the coat; beneath the coat Tina turned out to be every bit as naked as Katie was!

Standing slack-jawed just a few feet away from the suddenly naked stranger, Katie asked, 'What the, I mean why are you, how did..." finally blurting out, "You're naked!"

"Yeah, I guess I am," laughed Tina as she handed Katie the coat, "I hope you're not offended."

"But how, you couldn't have planned this," Katie asked as she watched Tina get her panties and bra out of the tote bag.

"We were just having a walk when I spotted the tote bag; once I saw the coat things developed quickly. There was a little striptease, followed by me modeling the coat for Darren; if you were just a few minutes later you might have really seen something!"

"Wow, hot! Sorry if I interrupted you!" said Katie as she finished buttoning the coat up.

Once both women were dressed, they walked out to where Darren was waiting and parted after saying goodnight. Katie barely noticed her surroundings as she walked home, still dazed by all she had been through. As she neared home she looked through the newest photos on her phone and smiled; it may have seemed like a dream but she had proof that her adventure had been very real.

Tired but thrilled to be back in her apartment, she noticed both her roommates' backpacks were hanging near the door; since she could see the entire living room, kitchen and dining area from the door she assumed they must be in their bedroom, all the way down the hall, well past her room. She called out, "Amanda - I borrowed your coat to go for a walk, I hope that's okay."

She heard Amanda yell back, "Sure, no problem, just put it back on the hook." Her voice had definitely come from the far bedroom.

Katie knew it was risky, but with her roommates in their room she couldn't resist giving herself one last challenge; she unbuttoned the coat and untied the belt, moving quickly to avoid having time to chicken out. After one last look down the hall, she took the coat off and hung it up as requested! She walked briskly towards her room, congratulating herself for pulling off one last bit of mischief to top off her night. She was less than 8 feet from the door to her room when Ryan popped out of the bathroom, almost crashing into his inexplicably naked roommate!

"Ahhh, hi there..." Ryan mumbled after a few seconds of stunned silence.

"Hi! Goodnight!" Katie squealed as she ran into her room, slamming the door shut behind her; she collapsed on her bed with one more highlight of her evening available to think back on as she began stroking herself.