**Lost Bet and Clothing**by Lisa Rogers

My alarm clock went off at 4:30 am. I began to think about what I would be doing soon and the preparations that we had made the evening before. I was beginning to have second thoughts. How did I get myself into this I wondered. I was certain that Alan Iverson and the 76ers would win atleast 2 games of the NBA finals. If only they had, then the tables would be turned and I would have won the bet. Now I must pay off my gambling debt with my clothing and my modesty. I looked at the clock and hurried to get ready. Sunrise was at 5:48 am, that didn't leave much time.

He came over at 5:00 am as scheduled. "Are you ready" he asked with a smile. Forcing a smile I said "I sure am". With a big grin, he sat down and looked me over from head to toe. "Take off your clothes sweethart" he commanded with a soft but sure voice. That was the first thing I had to do to satisfy my lost bet with him.

I kicked off my shoes and slid off my socks. Then I reached up to unbutton my blouse. I hesitated for a second before sliding it past my shoulders and down my arms. Letting the blouse fall to the floor I reached to unbutton my jeans and slide them down my legs. Stepping out of my jeans I looked up at him realizing that my bra would be the next thing to come off. My cheeks turned red with embarasement as I realized that he was staring at my chest waiting for my breasts to be bared. It was even worse knowing that there was nothing I could do to stop it. I reached up to grab the clips between my breasts and un-hooked them. I had a hard time pulling the cups from my breasts so I froze as I starred at him with a panicked look in my face. He noticed that I was trembling but had no compasion. "The longer you wait, the less time you will have" he said. Realizing that he was right, I looked down and away as I slowly pulled the bra cups away from my chest exposing my bare 36C breasts to him. Quickly I slid the bra down my arms and let my bra fall to the floor.

As I hooked my thumbs in the waist band of my panties, I felt another rush of embarrassment come to my face. I pulled my panties down just far enough so the tufts of my pubic hair became visible then I paused and looked up at him again. He just smiled and said "Well let's go". I then ran my panties all the way down my legs and stepped out of them.

"Alright I am naked" I said to him. "Good, here is the combination and I will only say it once. 15-47-28". With that, he lead me to the door as I slipped my shoes back on. I paused once more not wanting to go through with it, but I had no choice. Looking at me he said "You better not wait any longer, there is just over 30 minutes left until sunrise", then he opened the door and lead me out on to the porch. "Good luck" he said as he closed and locked the door behind me. Just then a gust of cool night air swept across the front of my naked body causing my nipples to harden.

30 minutes I thought to myself. Yesterday, after we set up all the props, it took only 20 minutes to complete the course, but that was fully dressed. I would only have 10 minutes for hiding and taking alternate routes.

Looking around I saw that there was nobody around so I dashed out to the street. Looking around again, I saw that the coast was clear. I ran down the street dodging in and out of whatever covering I could find. Around the corner I saw the headlights of a car coming this way so I ducked behind a parked car. When the car passed I stared again down the street. At the end of the street was a well lit arterial that I would have to cross. I wanted to wait, but time was ticking. Soon the sun would come up and the streets would be busy with cars and pedestrians.

Armed with only the combination of a lock that I would need to open, and my white tennis shoes, I could see that there would probably never be a perfect time to cross this busy street so I waited until the last car passed and darted across the street and into the park. I heard a few honks so it was clear that some of the distant oncoming cars saw my naked body.

I ran at full speed to the other end of the park where the parking lot was. There in the center of the parking lot was a light pole with a combination lock around the base. Attached to the lock was another key. This light was a double edge sword. On one hand I wanted the light to be off so nobody could see me, on the ther hand I needed the light to open the lock.

I paused as I reached the edge of the parking lot. To my horror, there were two police cars parked with the officers chatting to each other so I hid in the bushes. My heart began to race as I realized the predicament I was in. At the rate I was going I could only afford a few minutes here assuming everyhing else went smoothly. Five minutes went by and still no movement by the police. My 10 minute cushion was almost gone. Then I got a brilliant idea. Back on the busy arterial, I noticed a phone booth. I could make a fake 911 call.

I raced back through the park and stopped as I approached the arterial. Although phone both was only ten feet away it was also in plain sight of the traffic. To make things worse, there was a light on in the booth. No time to waste, I jumped in the booth picked up the phone and dialed the number. Just then I saw several cars approaching. With my naked body clearly visible, I had no choice but to stay. The phone rang and rang for what seemed like an eternity. The drivers all noticed me and slowed down to get a good look at me. What was I to do, so I just smiled and waved. There was an answer and I made up a story about a break-in at the liquor store. As I turned around to leave the phone booth, I ran into two guys out for an early morning run. They whistled as their eyes covered every inch of my body. Covering up as best I could, I ran back into the park towards the parking lot at the other end of the park.

What ever may have been left of my ten minute cushion was for sure gone and then some. Approaching the parking lot I could see that there was nobody there. Then I thought what was the combination? After all this I forget the combination! My heart began to race once again, as I stood naked under the light, staring at the lock.

Try to remember, I said to myself. I could now hear people coming, they were heading right this way. What do I do? I can’t afford any more time since the sun would break in just minutes then my cover of darkness would be gone and I still have to get my car and drive home, naked. I bit the bullet and frantically began to dial various combinations. No luck. Just then two couples in their 30's emerged from the trail that lead to the parking lot carrying tennis gear. They stopped as they saw me crouching at the base of the light pole fumbling with the lock. I couldn't leave since I needed the lock open in order to move on.

They approached me and asked if I was alright. I said "everything was fine". "Can we help in any way?" one of the ladies asked. I said "I just need to open this lock and I can be on my way, I don't have time to explain". One of the women said "My father was a locksmith, I learned a few tricks in opening locks like this one". "Great" I said. "Do you think you could open this one for me"? "I’ll try" she said. I stood up to let her get at the lock. I felt so exposed as I noticed the two men look me over from head to toe. Even the other woman was taking note of my feminine charms. I felt so foolish trying to use my hands to cover up. Besides there was no way to completely cover up anyway, so I decided to just stand there with my hands to my side and let them stare at my naked body.

Standing there, naked, exposed and under a light, the seconds seemed like hours. Then I noticed a car pulling into the parking lot. It was two guys. They immediately noticed me and began to stare. I felt naked before, now I really feel naked. They too had tennis gear, as I realized that I was standing in the parking lot next to the tennis courts. There must be a huge demand for tennis courts, that must be why so many people arrive early to avoid the crowd. This means that even more people were sure to show up and soon.

Just then, the one woman opened the lock, freed the key and closed the key in her hand. "The price for my services is that you must give us a quick explanation as to why you are naked and trying to open this lock, and while doing so, you must model for us". Figuring that they have already seen me naked and I needed the key I agreed. While posing in many different positions, all very revealing, I explained how I lost this bet and that my payment for losing was to strip completely naked for the guy who won the bet. Then with only tennis shoes and about thirty minutes left until sunrise, I had to travel on foot to this park and unlock the key to my car. Then I had to take the key to a parking lot across a busy, and well lit street to get my car. Then once in my car I had to drive to his apartment naked. Under the floor mat in my car was a key to his apartment. At his apartment, I would get my clothes back and the key to my house. If I made it to his house before sunrise, then my bet would be paid off. If not then I will have to pay an additional penalty.

During my little show a few more people with tennis gear arrived and stopped to watch. When she was satisfied with my explanation, she asked for one more thing. "Give me your name and number, I periodically have parties where we have fun and play games where the losers must also pay with their clothes" she said. With a smile on her face she handed me the key as she glanced down at my chest. "Good Luck" she said. By then at least a dozen people were in attendance.

Running as fast as my bouncing boobs would allow, I came to the place near where I had to cross the busy street but still out of view of the cars. I could see my car in the parking lot but I couldn’t see a good way to cross without being seen. I had never noticed how many street lights there were. What a waste of electricity I thought. Why don’t they just turn these lights out. Just then the sun broke through. Oh no I thought, I’m stuck. Well I have to do it. By now the traffic had picked up and I couldn’t just cross anywhere, I had to use the cross walk and wait for the light.

I came out of my hiding spot and walked over to the corner of the intersection where the pedestrian crossing signal post was and hit the cross button. I was hoping for a quick light change so I waited on the side of the road. Cars were slowing down and honking as they went by. The light still would not change for me. I thought of ducking back in my hiding spot when I saw the traffic light turn yellow.

Usually cars will try to run a yellow light. Not this time, they all stopped. The drivers all wanted a real good look at my naked body. When my walk light came on, I raced across the street not even trying to hide myself, then through the parking lot and got in my car.

I can’t believe it. My ordeal was almost over. The only thing left was driving to his house and getting from my car to his apartment. At least for now I could conceal my nakedness in my car. Even though, I still feel very exposed to the public.

Pulling out into traffic, so far so good. I got through the first few intersections with no problem. Only one main intersection left and my light was green. I just wish that the car in front of me would go faster. Just then the light turned yellow. The car in front of me slowed, but then decided to go through as the light turned red. I thought about running the red light until I saw a police car turn on his lights to stop the car that was in front of me.

There I was, the first car in the left turn lane. I felt so exposed. There was a large group of pedestrains crossing in front of my car. My heart raced as I realized that they might see me naked. I held my breath when one of them looked at me and saw that I was at least topless if not naked. He told his friends and they came around to the side to see that I was indeed fully naked. Not wanting to cause a scene, I gave them a complementary look then smiled as I waved to them. That seemed to work as they finished crossing. I waited for almost a minute longer before my light turned green. In the mean time the group of boys must have tipped off the guy in the car to the right of me since he had a big grin on his face as he was staring at my bare breasts. On the green light I went through the intersection. More pedestrians must have noticed my predicament as they smiled and waved at me. I just kept driving.

Finally I could see his apartment. To my dismay, a few of his neighbors were out front talking. How was I going to get inside without being seen. I checked to make sure his house key was where it was supposed to be, and it was.

Why can’t they just go inside I thought. The last thing I need is for his neighbors to see me driving around and around naked waiting for the coast to be clear. The only thing I could think to do is pull into the parking lot, sit very low and wait, so that’s what I did.

I waited for what seemed like an eternity. My fear was that a neighbor would see my car pull up and then come over and want to visit with me. My heart was again racing. Finally it seemed like the coast was clear. I looked around again and saw nobody. I opened my car door with his apartment key in hand and looked again. Good, it looks like I am good to go. I bolted out of my car towards the main door when I heard a voice call out. Did they see me? Who was it? I didn’t stop to find out. I opened the main door only to run right in to a middle aged man who was just leaving to get in his car. We startled each other and both froze. He looked me over for a second when I just decided to keep going. I slid past him and entered the lobby. Should I take the stairs or the elevator. The stairs were at the other end and then I would have to double back to get to his unit. I decided to take the elevator instead since it was right there.

I pushed the up button and the door opened right up. I was hoping that nobody was in it and it was empty. Good I thought. I pushed the button for the seventh floor as the doors closed. I have never seen an elevator this slow I was thinking to myself. The elevator made a sudden stop on the fourth floor. My heart began to race as the doors opened. There was nowhere to hide, what should I do. Just then a husband and wife entered the elevator absolutely stunned to see a completely naked woman on board. They looked me over as the doors shut. "Don’t even ask" was all I said as I tried to keep my composure. It was hopeless to try to cover up so I just stood there with me hands to my side.

When the elevator reached the seventh floor the doors opened and I got out only to find three more guys waiting to get on. I hurried past them amazed at how quickly the town wakes up once the sun comes out.

His unit was only a few doors down. I got to the door and fumbled with my key trying to get it in the lock. I was so nervous that I dropped the key. I looked around once more as I picked up the key. I don’t think anyone has noticed me. I finally got the key in the door, unlocked the door just as his neighbor opened his door and went inside slamming the door behind me.

I leaned up with my back against the door and hands over my head as I drew a sigh of relief. All of a sudden the lights went on and everyone yelled SURPRISE! WHAT, I thought. Who are these people and where did they come from and what are they doing here? There were about seven people in all. Five guys, and two women. I have never felt so naked in my whole life.

The guy who won the bet stepped forward clapping his hands and congratulating me on making it home. "Good job, but not good enough" he said. I did my best to cover up my nakedness. "What do you mean" I snapped. "Because you didn’t make it home before sunrise, you still owe me one more thing" he said as he handed me a razor and shaving cream. "What am I supposed to do with that?" I asked. "For your bonus penalty, you must sit on the kitchen table with your legs spread wide open while we watch you shave yourself between your legs, completely bald". "No way"

"No way" I said. "It’s either that or you can leave now" he said. The others chimed in that I was to pay the additional penalty.

I really saw no choice since I had no clothes, it was broad daylight outside and I was miles from home with no way to get into my house since he had the key. Reluctantly I climbed up on the table as he handed me the razor and shaving cream. I really didn’t want to spread my legs in front of these people I thought to myself, so I sat there for a moment legs crossed.

"Time for the show to start" he said. "Spread your legs wide open my dear, so we can all see with great detail, your womanhood". At that I blushed more that I have ever blushed before. I really saw no way out, so once again, I bit the bullet and spread my legs wide apart. Then without hesitation, I applied the shaving cream to my muff. Grabbing the razor I began to shave off the hair between my legs until it was completely gone.

When I finished, he told me to keep my legs spread until he had a chance to inspect my work. I sat there with my naked body completely exposed. Having no hair to cover my pussy made me feel especially vulnerable and exposed. After he was done inspecting me, he stepped back so everyone could get a good look at my expense. "Are you satisfied" I asked? Just then a flash went off. Someone had taken a picture of me completely naked and exposed.

I jumped off the table and demanded my clothes back. With one last snicker we handed me a bag with my clothes in it. "No hard feelings" he said. "All this was just for fun, part of the bet". I knew he was right, I probably would have done the same thing since we really didn’t define what this bonus penalty could consist of. The regular part of the bet was carefully scripted, the last part was just something we added on in the end. But I am definitely feeling that there is a big score to settle. With a forced smile, I looked him right in the eyes and said "No hard feelings, but I do want a chance to get even with you".

"We’ll see" he said. With that, I opened the bag, got dressed and left.