**Tanning for the Neighbors**

by bezoar©

I knew he was watching. My neighbor, John, had been coming home for lunch a lot more often since he first saw me laying out topless a couple of weeks ago.

My boyfriend, Stu, and I rented the lower half of this two-story house which had a small yard on the side of the house that was only overlooked by the upstairs bathroom windows and a balcony door. The balcony on the house runs across the front on both floors but there is one set of French doors from the master bedroom to the balcony upstairs on the side of the house with wispy curtains over them. These doors are seldom used as the doors on the front of the house are generally more accessible. I had not considered that one of the bathroom windows was next to the toilet so a guy –standing up and not sitting down– might naturally look out the window.

I bartend at night so I usually wake up late and then around noon, I go out to the sideyard and lay out for about an hour. I have always wanted to have an all over tan but have never had a place I could consistently lay out privately. I have been topless on St. Martin a couple of times but was never very comfortable being that exposed in public.

Not that I feel I have anything to be bashful about. My light brown hair is a little past my shoulders. I am 23 years old, 5'6", and weigh 115 pounds. My legs are long, stomach flat, and my butt looks good in a thong according to Stu. My 34C breasts stand out firmly from my thin frame. My very sensitive nipples generally cannot be hidden when they sprout with even the thickest shirt.

Since we have no nearby neighbors and everyone else at the house worked during the day, I figured I could finally lay out topless or fully nude. We lived in a mountainous area so unless the nearest house about a half mile away had a telescope, I never worried about being seen. I never really thought anyone even in our house would notice me out in the little side yard. However, I had been caught twice before by our previous neighbor.

It was while those previous neighbors, Tom and Leena, lived upstairs that I had decided to get rid of my tan lines as a surprise for Stu. Again, everyone but me worked during the day so I had free reign and decided to start sunbathing nude. Tom was a cable TV installer so he had some freedom of schedule. He came home around lunch about twice a week. I would hear his truck rattle up the long, curvy driveway sometimes. The first couple of times he came home for lunch, I would go inside until I heard him leave. After a while, I got tired of interrupting my time in the sun. I rationalized that he would not look out and see me.

One day, I was sitting in a chair naked, of course, when I heard the French doors upstairs open. I was caught and there was nothing I could do about it so as embarrassed as I was, I pretended he was not there and did not cover up at all. He must have been surprised, too, because he stared down at me, getting a side view down on my fully exposed body for about 10-15 seconds. My nipples were as hard as rocks as I felt him stare. Then I heard the doors quietly close.

I stayed in the chair as long as I could and then walked over to collect my towel where I had been laying out earlier. Not bothering to wrap it around me, I discreetly looked up from behind my sunglasses as I walked back towards the house and saw the curtain on one of the doors pulled back slightly. Tom was getting a full frontal view of both of my boobs and neatly trimmed bush. I was so wet.

The next day, I was laying out naked at my usual time. I almost did not hear Tom as he pulled up the driveway very slowly as if he did not want me to hear him. I was about to go inside but smiled thinking about him catching and watching me the day before. I knew he and Leena were moving out soon so if he was sneaking home to watch me, I would just let him look.

Laying on my stomach with my head on my arms facing the house, I soon saw the curtains on the door move back a little. Knowing he was in place, I flipped over onto my back and began applying suntan oil. As I ran my hands over my hot skin, I could feel my arousal rise. My nipples are very sensitive so after oiling my neck and stomach, I slowly brought my hands to my breast and pulled my slippery nipples out as far as I could hold them. I was on fire and losing control.

As I leaned forward to rub the oil into my thighs, I realized the way my legs were spread, Tom was getting quite the show. When I glanced up to verify he was still there, I noticed he was using binoculars. He was really checking me out up close and personal. This pushed me over the edge.

Abandoning any restraint, I fell onto my back. While one hand alternated pulling on my hard nipples, my other hand went straight between my legs. Soon, I was thrusting my pussy towards the window as my fingers busily worked my clit. I had never masturbated in front of anyone before but here I was naked in the yard being watched by my upstairs neighbor up close through binoculars as I thrust my fingers between my spread legs.

It did not take long before I felt an earth shaking orgasm grip me. I humped the air and my fingers as I loudly groaned and gasped for breath. Once I caught my breath, I was really embarrassed. I glanced up to find the curtains were, thankfully, back to normal but out of the corner of my eye, I noticed a silhouette at the bathroom window. Tom's head was moving rhythmically. Oh my gosh, he was jerking off looking at me. My embarrassment was gone. I lied there catching my breath intentionally letting him look at me running my oily hands over my body. I heard a low groan from the bathroom as he came. I tried my best not to smile.

I was much more careful after that day. To my knowledge, Tom never caught me laying out naked. He and his girlfriend moved out a couple of weeks later. I did not tell Stu about that day but it continued to turn me on when I thought about it while lying out.

Soon, John and his girlfriend moved in upstairs. Stu had known John for years and I had met he and his girlfriend about a year ago. We had gone out with them a few times and we were glad that they rented the upstairs part of the house.

Since they too worked days, I was able to continue my midday, lay-out schedule of an hour or so a day. John was a construction supervisor and he seemed to only come home infrequently during the day if he forgot something when he left in the morning. Having learned my lesson with Tom though, I would go inside on John's infrequent and short visits. We hung out with John and his girlfriend often now that they were neighbors so it would have been much more awkward for him to catch me naked than it was with Tom whom I did not know well.

But after a while, I got complacent. When John would stop by, it was only for a few minutes at most to get what he needed and then he left. So I soon stopped hiding on his infrequent visits as I would hear his truck arrive and then leave only a few minutes later.

Then one day, I heard his truck leaving. I pulled my watch out from under my towel and realized it was after one o'clock. I remembered hearing him arrive a little after 12 but had not thought anything of it. Had he been home an hour? While I could not be sure, I was embarrassed but also aroused to think that he may have been watching me.

I reviewed the past hour. When I had flipped onto my back about 30 minutes earlier, I had reapplied oil to my front. He would have watched me apply the lotion to my legs and to the edge of the very narrow strip of my blue thong. At least I was wearing my new thong today so he had not seen everything. I always spend extra time spreading the slippery oil on my boobs and sensitive nipples. I blushed thinking about the site that must have been. Maybe I was just imagining things though. There were any number of reasons he may have stayed an unusually long time besides spying on me.

Stu and I were supposed to have cocktails with John and his girlfriend after they all got home since I did not have to be at work that night. I could tell instantly when we walked upstairs just from the way John looked at me and smiled that he had been watching me earlier. Again, I was not mad but I was a little embarrassed.

I did not want it to be obvious that I had figured out he had seen me so exposed though. I was wearing a light summer dress showing just a hint of cleavage but I felt topless again under his gaze. Despite the fact John must now know every detail of my tanned tits and must have even watched me thoroughly oil them up, he was still all but staring at my clothed chest and erect nipples.

After a couple of drinks, John and I were chatting together.

"You have a great tan," he commented out of the blue with a grin like he knew something I did not know.

"John, you know Stu and I go to the beach almost every weekend," I replied, feeling flirt. I leaned forward pushing my arms in showing him a lot more cleavage and whispered, "Plus, I have a secret spot I go to a lot where I can lay out topless or completely naked."

He was momentarily speechless and even blushed a little himself but before he could respond, his girlfriend sat back down with us.

The old butterflies I had tried to suppress after my last experience with Tom were back. I could not deny that while I would not have let John see me exposed on purpose today, after a few drinks, I was becoming turned on that John had accidentally seen my entire naked body covered only in a tiny thong. Why had I all but challenged John by telling him I lay out topless or naked all the time? Needless to say, I jumped my boyfriend's bones that night as soon as we wandered back downstairs. The intensity of the sex was incredible.

If I had any doubt, John had watched me, it was confirmed when the very next day, I heard him driving up at about the same time as the day before. I was lying on my stomach wearing only a white thong I had picked out special in case he showed up. The single thin piece of white cloth would really stand out between my tanned cheeks.

I knew he had come home today for one reason: to watch me again and this turned me on. My breathing was jagged and I could feel myself getting wet. It was one thing to not know John was watching but now I knew he would very soon be up there looking at my bare backside. I thought briefly about going in but rationalized that letting him watch me topless was harmless. He had already gotten quite a good look yesterday. After a few minutes, I was facing away from the house so I could not be sure he was watching but I just knew he was.

Finally, I took a deep breath and rolled over onto my back. From behind my sunglasses, I saw the curtains on the door move confirming he was there. I tried to control my breathing. My nipples were sticking straight up making little shadows in the sunlight. I needed to oil up my front but I was pretty worked up. I had decided this morning that I was not going to lay out completely nude in front of John. Part of the reason was I also was not going to lose control and masturbate like I had in front of Tom. John had seen me playing with my tits and hard nipples yesterday and even that was going farther than I would go now that I knew he was watching.

Around one, I heard his truck going down the driveway. I went inside, got in the shower, and brought myself to orgasm thinking about John sneaking home to spy on me. Would he come by tomorrow for another peak?

Well, he did and this became our general routine over the next couple of weeks. When the weather was nice, I would lay out and he would come home at a little past noon and leave almost exactly at one. I found it highly erotic to lay out topless while my friend and neighbor spied on me. John had seen me topless no less than a dozen times. My boyfriend commented on how tan my boobs were getting and knew that I was laying out at the house. I did not tell him about John watching me and wrote it off as harmless teasing. My boyfriend benefited as we were having wild sex often.

The whole thing was so naughty. At our cocktail get togethers, John never mentioned he came home for lunch now and I doubted his girlfriend knew. I never mentioned it to Stu but since there was no way I was going to get physical with John and spent my extra sexual energy on Stu, where was the harm. I had also gotten myself off often thinking about John knowing that I knew he was watching but he couldn't know, could he? I would try to change up my routine a bit each day. Only in the last couple of days had I dared to oil up my front and then only just before I knew he was leaving at one o'clock because I rationalized that if this got me too turned on as had happened with Tom, he would have to leave before I lost control. The ongoing exposure and even anticipation of his arrival on sunny days made me hot.

Then one day I heard John's truck pulling up the driveway around 11:30. It was a beautiful day but I was not outside yet. John had actually been out of town for a couple of days so I had caught rays "alone." I was horny, too, because I had worked the last couple of nights and had not had sex with Stu in days.

Standing in the den, I heard his truck park at the house. I knew he was home to watch me and being worked up already, I wanted to be out there letting him look. I did not have time to put on my thong and get out there pretending like I did not hear him. I did not want John to lose the belief that he was peeping on me unaware. I quickly but nervously pulled off my night shirt and quickly headed topless for the side door to the yard. I could faintly hear his footsteps going up the stairs from the driveway. As I stepped into the sunshine, I felt the warm sun on my bare breasts though as I looked down, my nipples were sticking straight out. As I heard him enter the front door upstairs, I realized I was wearing plain panties. I hurriedly removed them. I was totally bare now without even a towel.

I walked quickly to the chair that was facing away from the house and sat down. I was barely able to get my sunglasses on as my hands were shaking so. I was crossing a boundary as I had never let John see me naked. Topless was one thing but I was now completely nude. It was too late though as I had absolutely nothing to cover myself with. Maybe he just forgot something today and would leave soon. I felt oddly exposed.

My better senses told me to get up, cover myself as best I could with my arms, and walk back inside but I knew from experience that by now he was watching. All of my nervousness converged on my nipples and pussy. I was so horny but was trying to maintain the illusion I did not know he was there. It was all I could do not to touch my breasts. I realized I was already rubbing my thighs together.

Well, here goes.

I took a deep breath, stood up, and turned around letting John see me completely naked for the first time. Not knowing what to do, I nervously brought my hands around and squeezed my ass. This thrust my breasts forward so next, I naturally brought my hands up over my stomach. Bad decision. I cupped my tits and began to squeeze my hard nipples. It was like a lightning bolt hit me. I had to will my hands away from my body and especially my very erect nipples. I had to get control. I had to get back to the routine and just lie down where I usually did even if I did not have a towel.

I laid down on my back next to the chair. I nervously stretched my legs tightly together and out, unwittingly pointing my toes towards the very door John was peering from.

I tried not to think that John at that very moment had a perfect view for the first time of the only part of my body he had not seen before. I could not block out the thought that his gaze must be trailing down from my rock hard nipples to the small amount of untanned skin around my little landing strip. If I parted my legs the slightest bit, he would see my very wet pussy. If he was not sure I knew he was watching, that would give it away, wouldn't it?

My strength was waning and my mind raced. I wanted so badly to get off right then. I could not just run inside without that clearly signaling to John that I had wantonly let him stare at my near naked body for weeks. My mind raced. I had let Tom watch me finger myself to orgasm but I barely knew Tom and rarely interacted with him. Stu and I partied with John and his girlfriend often. John had first seen me topless by accident and I had rationalized letting him see me topless all these times but what I was even considering was more than crossing another major line.

I had to think of something else. I was getting even more horny. Stu was going to be in trouble when he got home. I came out of my daze when I heard John's truck leaving.

The coast was clear. I had to get myself off now! As soon as my hands touched by nipples, I thought I was going to have an orgasm. I was that far gone. I spread my legs and jammed two fingers in as deep as I could. I gasped but I needed more than my own fingers. How I needed Stu home right now. I suddenly remembered a party favor I had received at a friends recent batchelorette party. It was a flesh-colored, 10 inch rubber dildo about as thick as my wrist that looked like a real dick. Stu had teased about using it on me a couple of times but it had stayed in a drawer unused since the party a few months ago.

I ran inside and retrieve it from the bottom drawer in the bathroom. Rather than lie on the bed, I grabbed a towel and headed back outside. I lied down on the towel facing the house just like I had for Tom. I imagined what John would be doing if he could see me right now, naked with this huge rubber cock in my hand. I thought back to Tom that day I got myself off outside while he watched.

I was on fire. I put the huge cock on my chest and pushed my tits around it while I played with my nipples. I loved it when Stu fucked my tits. I then ran the huge head over each extended nipple and then down over my stomach. I spread my legs and slowly began rubbing the lifelike head up and down my slit. I moaned as I began to try to fit this monster inside me. I was so wet that the huge dildo slowly penetrated with each thrust in and out.

With my eyes closed and concentrating on the pleasure I was feeling, I imagined John looking down from the little side balcony at me as I somehow finally worked this giant cock all the way inside me. I paused with it in to the hilt and exhaled loudly. Leaving the dildo where it was, I ran my hands up and played with my hard nipples for a moment. I alternately flicked them with my fingernails and pulled them out as far as I could. I was on the edge of a monstrous orgasm.

I could take it no more. I grabbed the base of that rubber cock and began to ram it in and out of myself. Then my orgasm began to crash on me like waves. I held back nothing and screamed as I came.

I must be becoming an exhibitionist because I could not remember coming with that intensity since screwing my boyfriend after the first time John had seen me topless. I laid there trying to catch my breath. Finally, I pulled the dildo out of my pussy and tried to stand. My legs were weak.

I took a shower and got dressed still feeling spent. I stepped outside for a moment and thought I smelled smoke. I walked around to the driveway where I saw John sitting on the steps heading upstairs having a cigarette.

"Hey, John," I said surprised. "Where is your truck? What are you doing home so early?"

He turned startled, having been daydreaming or something. When he immediately blushed on turning towards me, I felt my stomach flip.

"We stopped work early today so I had one of my assistance drop me off so he could use the truck."

"Have you been sitting out here since you got home?" I asked almost in a panic.

"Well, no," he said smiling sheepishly.