**Terms and Conditions**

by Zooman

**Terms and Conditions 1**

Fourteen year old Katie and her ten year old sister Claire had the most idyllic life, luxury home, loving parents and everything they asked for. Neither could have foreseen how things would turn out.  
  
They woke in hospital, in beds side by side. Somehow there had been a fire at the house. Their father had somehow got them out before he and their mother had been consumed by the flames. More than a little smoke had been inhaled, but they two sisters were recovering. The funeral was their first trip out of hospital.  
  
Now it was to their uncle's and his new wife. Life was going to be different. Aunt Jane tried to welcome the two girls, and of course they loved their cousin Zoe, 8, but they had seen very little of them for years. In the first few hours they noticed their Uncle Mark did everything his wife told him to.  
  
Come bedtime, Jane invited them to have a rummage through her clothes for something to wear to bed, so the two girls tried to find what they could. Katie found a nightie that was not overly large, and Claire found a t-shirt that did the same job. Neither could find any underwear, but put the thought to one side as they assumed they just didn't try the right drawer.  
  
The next day – a Saturday, they spent the morning in their new night attire until Aunt Jane finally appeared late morning.   
  
“I'd better take you shopping” she said.  
  
“Great” went the girls, and it turned out Zoe was joining them.  
  
Getting ready was slightly unnerving for the two orphans as they watched their aunt and cousin grab dresses and pull them on with nothing underneath. Two similar garments were tossed their way. Confused about the lack of undies, they nonetheless followed suit as their relatives had made it so natural.  
  
In the mall they had a ball, with lots of dresses, skirts and tops tried on and dropped in the trolley, shoes too. Zoe made them laugh as she stripped off one dress to try another. It was only when Katie asked about underwear and trousers that the truth hit home.  
  
“We don't have them in our house!”, said Aunt Jane. “It's not an option.”  
  
The two girls were a little less jovial on the way home, despite all the clothes that had been bought. When they got in, Aunt Jane told them to put all the clothes in their shared room and then to come to the kitchen table.  
  
“Right” Jane said.  
“This house has a few rules. Firstly, neither Mark nor I believe in underwear on the grounds of letting bits breathe. Zoe has followed this, and after a little adjustment at school there are no problems now.   
  
“Second, we think all pubic hair should be shaved as this is far more hygienic.” Katie, who now had a reasonable growth, was horrified. Surely her aunt didn't expect to tell her whether to shave or not?  
  
“Third, we have all stayed dressed indoors as you were new to us, but nudity is our chosen state indoors. From tomorrow morning onwards, I expect to revert to that along with everyone else living here. I run the house, and if you don't like the rules, feel free to live elsewhere.” Of course Jane knew the two orphans had no other options.....  
  
Back in their room, Katie and Claire discussed and of course, the only solution was to do as they were told. Neither cared for the idea of being naked in front of their uncle, aunt and cousin, but somehow it was easier as they'd be naked too. What really worried them was the lack of underwear as this would hold at shool too. Previously they would have had trousers as an option, but not now. Gym shorts or bare were the two and if Katie had to shave, the first time in the changing roomn would see that little secret all over the school. They had just two days to get ready.

**Terms and Conditions 2**

Sunday saw them visit church. Katie in particular thought it was awful without her panties, but Claire seemed to be adjusting and was often in little giggles with Zoe. Kneeling seemed to make Jane's skirt rise up too, and Katie, sat right behind was certain she could almost see the start of her aunt's bum cheeks.  
  
Only Katie was on the bench behind as the bench was not big enough to seat the all in one long line. Shock followed shock as first Zoe then Jane sat back, both flipping up their skirts so they sat on their bare bums.  
  
Katie's mind was racing and when they got back from church, she had to ask her cousin what was going on. Zoe was sheepish to start, but then admitted it was another rule.   
  
With no alternative places to live, the teen knew her pubic hair had to go. When she went o the bathroom, she found a little note with her name on had been left by a new razor and some gel. There was nothing else for it, she was going to have to shave it. It took a little while, as Katie hadn't done it before. She was scared of cutting delicate bits and the hairs round her outer lips she spent a lot of time on. Finally, it was done and she smoothed her skirt before coming out of the bathroom.  
  
As she did, a naked Zoe shot past her, seemingly on an errand for her mother. Claire, behind her, had shed her clothes too. Her little buds were all on show and her hairless pussy was glistening with sweat. “What are you doing?” asked Katie.  
  
“Come on sis, it's all coming off today isn't it? I thought I'd do go for it. Jane's not going to be happy if we don't.”  
  
Katie was dumbstruck. Yes, it was all coming off this very day. She went back to her room and took her robe off. Standing there naked she felt confused. Half of her was so very embarrassed and the other half was all tingling. She thought of Mark and how her uncle was going to see her naked body. She thought of Jane and assumed she would be naked and hairless too. That made her think again, was Mark going to be naked too? Her mind a turmoil, she finally stepped towards the living room.  
  
One hand drifted towards her pussy, one across her breasts, but she finally made it to the family room. She found Jane there, sat at the sewing machine, with a pile of work in front of her. And yes, she was completely nude. Katie couldn't help glancing down and checking that her crotch was hairless – it was! A deep breath and she sat down facing the TV.  
  
Katie and her aunt sat in relative silence for a while. Mark had gone out and there were the occasional sounds from Zoe and Claire playing and laughing. Jane let her sit and absorb the atmosphere.  
  
An hour or more had passed before Katie finally spoke, asking her aunt what she was doing. Her aunt didn't answer straight away, but instead, finished the hem she was working on and came and sat next to her. Katie could not help but look at the heavy breasts of her aunt, set on a slim frame and then her hairless mound.  
  
“I guess it's all a bit new for you isn't it?” asked her aunt.  
  
“I've not sat around nude before if that's what you mean.”  
  
“I know, but I can't change the rules for one, you understand. You probably think it's me setting the rules, but actually it's Mark. When I got with him, I agreed to all this exposure, and when Zoe came along, she found it perfectly natural as does Claire it seems. You must have heard about submissive girls?  
  
Katie nodded.  
  
“Well, I am one and Mark is a total Dominant. He's quiet, expects no contact, but has a rule that females are naked in his house.”  
  
“Why can't we have underwear for school?” Katie asked.  
  
“Mark simply doesn't allow any to be owned by us.” was all her aunt said. “I have been taking an inch off your school skirts this morning. You were told nude today, yet went to the bathroom in a robe. If you do it again they will be shortened further, do you understand?”  
  
“But they weren't long when we bought them” Katie exclaimed.  
  
“I know. Now you'll need to start obeying, or things will get really tough.”  
  
Katie wondered how she was going to get through the day at shool. She had dark nipples that she knew would show through a school shirt, but first, even worse it seemed, she was going to have to get through dinner and TV that night.

**Terms and Conditions 3**

Katie returned to her room for a while and in time Claire joined her. She told her sister what she had learned. They were going to have to try their school uniforms on soon. As if a new school wasn't daunting enough, but now Claire's skirt would be mid-thigh, Katie's even higher!  
  
In some ways that would make it easier, as all her old friends were not going to see it, but in other ways, it was sure to give all the kids at her new school only one impression of her – and it was not a good one. The other huge worry was the other students finding out she was both shaved and knickerless. Claire seemed to be taking it all in her stride, but to Katie, it was very disconcerting.  
  
With a little free time, Katie managed to get on the internet and discovered that nudity, or naturism, really was not that uncommon. The whole ethos of everyone being equal without clothes and feeling a lot more comfortable without was sinking in. Little by little, she realised it was more normal than she first thought. If she bought into the thought behind it she knew she'd find it easier.  
  
She'd been browsing a while when suddenly she felt she wasn't alone and turned to find Jane right behind her.  
  
“I see you are thinking more positively now”, she said gently.  
  
“I am, it's just the thought of school. My skirt is rather short.”  
  
“Mark and I don't believe in corporal punishment as a rule. Things have to be very bad for that. But we do like a disciplined household and find embarrassment or humiliation to be very effective in maintaining that. You do as you are told and there will be no more changes. The younger ones just follow the naturist mantra, but I do know that if your dress gets any more revealing, then you will attract attention, both from boys and girls. Be clear though, the onus is on you to behave, not on us to let you off. If you mess up, your skirt goes up. That should be easy to remember.”  
  
Katie just nodded. It was a new way of living to her, but she'd have to adjust – and fast – or she was going to be very embarrassed.  
  
Aunt Jane patted her on the shoulder gently. “We aren't evil you know, we just want you to be the best you can be.” With that, she went off and carried on with her housework. Katie felt a little reassured after that, and was determined that she'd behave and follow the rules.  
  
Dinner time came and went, without incident and altogether Katie was getting used to being nude. She found no one stared at her and that it really was entirely natural. Washing up too, apart from the odd bubble floating up onto her breasts. All in all, nothing she couldn't get used to.  
  
Bedtime no longer involved clothes either. The first night had just been so as not to scare the two new members of the household. Katie had a million questions about who knew, who saw, did anyone complain, etc, but the opportunity to ask her aunt just didn't happen and gradually she drifted off to sleep.  
  
Monday morning, and the girls rose, got washed and brushed teeth, then headed for some breakfast. Finally it was time to confront what they were wearing, or not, and both got dressed. Claire had spoken to Zoe, who told her yes, a few people knew she wore no knickers, but had accepted it and it was no longer a topic of conversation. Katie had no such reassurance and was more than a little nervous. She wished she had gone nude yesterday as her aunt asked and knew her skirt would have been longer if she'd just done as she was told.  
The first step outside the door was a nervous one. Claire, a lot younger and less aware of certain things, fair skipped to the bus. Katie felt the cool breeze hit her uncovered pussy and shuddered. It was going to be a long day.

**Terms and conditions 4**

The three girls hopped on the bus, with the two younger headed for the junior school, and Katie, feeling all alone going to her new secondary school. A freckle faced redhead in the seat before her twisted her head round and spoke. “Hi, you new here? I saw you with Zoe Marsh. Are you with her?”   
  
“Yes, we're cousins. My sister and I lost our parents and so have come to live with my aunt and uncle.”  
  
The redhead smiled. “Well, I'm sorry on your loss, but we'll welcome another Marsh girl. Your family is well liked here.”  
  
Katie didn't know quite how to take that. She didn't really know if it was a welcome or a threat.... She'd find out soon enough she guessed.  
  
The rest of the journey passed without incident. Kerry, the redhead, seemed friendly enough and they were in the same year group. It was a start. They were joined by a black girl Della and a blonde, April. Katie actually felt quite small in the company. Della was rather large and had a great booty, whilst April had huge tits that defied the strength of her bra. Katie later found out she was an F cup. Only Kerry was close to her size, but she had enormous confidence and Katie felt overawed in a way, but pleased that she had seemingly made friends even on the bus.  
  
Registration followed and Katie settled into her new environment. She was kept from her first lesson, so her tutor could take her round the school, then appeared late for the second period – French. She knew at least as much as her peers, so coped well till the morning break.  
  
It was a calm autumn day when Katie stepped outside for some air. Seeing Kerry, surrounded by Della and April, she headed over to say hello, since she knew no one else there. The three welcomed her and chatted amiably for most of the break. Only when the idle chat had eased did Kerry stop the conversation.....  
  
“So, is it true that Marsh girls are nudists?”  
  
The conversation stopped dead. All eyes were on Katie, who could not manage a word, nor could she stop the blush that answered the question.  
  
“Are you not allowed knickers either, like your little cousin?” She probed. “I can tell you have no bra by the way your tits move, but I'd love to know if the knicker rule is true. My sister is in Zoe's class and she keeps Zoe's secret, mostly anyway. If you have the same rule, I'm sure we can agree to keep things quiet if we can find the right deal.”  
  
Katie had no idea what to say. Completely stunned and speechless, she just stood there. Della couldn't help a smirk and April looked on fascinated by developments.  
  
“What deal?” Katie asked, and in doing so admitted to her lack of underwear. Just then the bell rang for classes. “Meet us in this spot at lunch” said Kerry. “We'll sort something out then.”  
  
The only thing Katie knew was that this wasn't going to be plane sailing. Her attention in the next two lessons was at zero level and all she could think about was what she'd be expected to do toi keep her secret moderately under wraps. As soon as she knew the new clothing rules she'd feared this would happen. She didn't think it would be on the first morning though, she thought she'd have a little more time to adjust.  
  
During the last lesson before lunch, she suddenly pulled her legs to gether as she notice Miss Dobbs, the Maths teacher looking between her legs. Had she seen anything? Katie didn't think so, but became much more aware of her predicament.  
  
Once it came to lunch, Katie queued up and got something to eat, grabbed a drink from the vending machine in the corridor, then, knowing she could put it off no longer, headed out to meet the girls in the designated spot.  
  
It was on the edge of school grounds, with a large tree providing some shade. “Nice of you to join us.” called Della as she approached.   
  
“You're late.” said Kerry. “Manners cost nothing. You'll learn though.”  
  
Katie stood, half expecting a fight there and then. What happened next took her totally by surprise.  
  
“Lift your skirt and show us your pussy.” Kerry demanded.  
  
“What the f.....”  
  
“Do you want your sister and cousin blown out of school?” Kerry asked. “Cos if it gets known that's how they dress, they'll go. You will too with the rules we have, but I want you to think of your sister and cousin here. Agree to do what we say and they'll be left alone. All I want is a picture of your pussy.”

**Terms and conditions 5**

Katie's mind was in turmoil. She could only imagine the scandal if the three girls got booted by the school. The embarrassment would be awful, whatever the naturist excuse.  
  
There was only really one option. She was going to have to show her redheaded tormentor her pussy and hope that it would end here. As she looked up, she saw all three girls had their mobile phones out. They knew she had limited choices. As she reached down to the hem of her skirt, Kerry cried out “Wait!”.   
  
“I want the school in the background the the shot. Now Katie, I want that skirt right up, so the waistband is the lowest bit, do you understand?”  
  
Katie was blushing furiously and hesitated.   
  
“Do you want this all over the papers Katie? I can see the headline now - Marsh Pervert Girls – would you like that?”  
  
Katie shook her head meekly.  
  
“Get that skirt up then, and hold it there.”  
  
It felt like an eternity to Katie as she stood, skirt held right up as her three peers took picture after picture of her virtually naked below the waist.   
  
“Ok, drop the skirt, I want to see some tits.”  
  
“Hey, you said you'd leave the girls out of it if I showed you my pussy. Nothing was said about anything else.” Katie screamed.  
  
“Yes, we did. And I'll honour that” countered Kerry “But no one said anything about not showing the pictures we have of you flashing your pussy on school grounds you fool.”  
  
Katie's heart sunk. She knew she was in trouble. If she didn't want her pussy all over the school, she had to show her tits. If she showed them, Kerry and her friends had even more of a hold on her.  
  
She basically had no choice. It was either show or be shown. Three witnesses to her body or over a thousand. Her worst fears were true, partly through her own gullibility and she hadn't even finished the first day. Tears welled in her eyes as she unbuttoned the blouse and finally pulled it open. She didn't even see the cameras going off as her eyes were so full of tears, but she knew she was going to be a servant to this group for quite a while yet.  
  
As her tears subsided, she found April holding her hand. “ Look Katie”, she said, “we are going to have some fun, yes it's going to be at your expense, but we will also defend you against anyone else. You'll be our toy for a while. Just until we find a new one, ok?”  
  
Katie did not know what to think. Was this better than complete exposure, or was the uncertainty even more distressing?   
  
“What do you want of me? What have I got to do?” she mumbled.  
  
“In short, you are going to get into some embarrassing situations, but we will try and keep you safe.” answered Della. “Last one we played with was April here. Her tits got seen all over the city, but now we got you, she's off the hook. Only difference being, you are going to be showing EVERYTHING!”  
  
“Well, you got to find out more than I'd have let you know,” contributed Kerry. “I'd have kept you guessing. However, to start, you're going to be early in tomorrow. Shall we say seven am at this spot?”  
  
“I don't know what I can tell my aunt” protested Katie.  
  
“I don't care what you tell her, just be here or the pics go round the school”. Kerry made the last line very menacing and Katie had no doubt she meant it. With that, the three antagonistas left her to make herself look presentable again as they all headed for the afternoon session.