Tracey's Degrading Exam

By Katie Smith

Tracey was rather nervously pacing up and down her kitchen waiting for the Doctor to arrive. Given the choice she’d not have this medical at all but the life assurance company that was guaranteeing the loan insisted on it. Tracey had applied for the $50,000 home improvement loan on-line and hadn’t read the small print, (well who does!) until a few days after she’d received and cashed the loan cheque. It turned out the loan was subject to a full medical exam and the cheque was not to be cashed until the exam had been completed successfully.

When the company had rang to confirm this and arrange a suitable date for the Doctor to visit her Tracey hastily agreed to the first available date hoping that they wouldn’t realise till after the exam that she’d already cashed the cheque, and even worse had already given most of it to the builder who was due to start work on the pool extension next week! She hadn’t liked the way the builder has pressured her for the money, in fact she hadn’t liked him much full stop and at one stage she was sure she’d heard him call her a stuck up bitch under his breath, but he’d come highly recommended and so for the sake of a good job she’d paid him his money upfront and just hoped he was as good as his reputation.

So now on Friday morning Tracey was pacing up and down in her housecoat. The woman on the phone from the assurance company had warned her that it would be a full medical and therefore Tracey had not got fully dressed this morning, just wearing her bra and panties under the housecoat. She’d had a full medical only 2 years earlier when she’d had a asthma attack and she knew a certain amount of nudity was to be expected. She had no idea if the Doctor on his way was male or female and either way it would still seem strange being examined in her own house but at least it would be private. She lived alone and apart from the rather nosy neighbour next door nobody really intruded into her home life. The neighbour had been making a pest of himself ever since Tracey had moved in just over a year ago. He was married with one son but that didn’t stop him from leering at Tracey whenever he could, inviting himself in for coffee and peering over the fence at her when she was sunbathing by the pool. Indeed Tracey had considered asking the builder to put a taller fence up but she backed down from that idea. He did give her the creeps though and his son was just as bad, he’d only just turned eighteen. The summer she moved in Tracey had offered him a job doing her garden, she did admit that the garden was in a state and she did take advantage by offering the boy ridiculously low wages but he seemed happy enough to take them, especially as sometimes Tracey was sunbathing by the pool while he was working! However Tracey found him as obnoxious as his father and once he’d cleared the garden after several weeks of hard work and hardly any reward she fired him. The crestfallen look on his face had almost made Tracey laugh out loud but she managed to hold most of it in although she was sure he’d seen at least a smirk on her face and ever since that day although he was quite happy to leer at her sexually he was always cold to her.

Just as Tracey was going to pour herself an orange juice the front doorbell suddenly rang and gathering her housecoat around her Tracey headed for the front door. She was momentarily confused as she saw two people standing there. A middle aged portly looking man and a younger teenage girl.

“Tracey Smith?” the man asked her, once Tracey nodded he carried on,” I’m Dr Watson and this is my daughter Emily, I hope you don’t mind but you may be aware that it’s bring your daughter to work day, so I bought Emily along.”

“Oh that’s fine.” Tracey said still a little confused but she showed them both in anyway and asked if they wanted some orange juice. She noticed that the Doctor put a large medical bag down on the kitchen counter and his daughter had taken a seat, she looked quite young and not that happy to be there but Tracey thought to herself that wasn’t her problem. After she’d poured the juice and taken a seat opposite the girl the Doctor explained he would ask her some medical questions to start with and then go onto the actual physical examination. Tracey nodded and then a few minutes later found herself answering questions about her height and weight etc. It wasn’t long before the questions got more personal, nothing to bad but things she wouldn’t normally talk about in the open and she was becoming more and more aware of the teenage girl sitting opposite her who was taking more notice now that Tracey was mentally starting to squirm slightly. It did occur to Tracey that she certainly didn’t want the other girl to be present during the physical exam, after all she was just the Doctors daughter, not a nurse or anything, and she wondered if the Doctor was expecting his daughter to watch or not.

Finally to Tracey’s relief he put his pen and pad down and said that was enough of the questions for now and it was time to start the physical.

“Is your witness nearby?” he suddenly asked.

“My witness?” Tracey said startled.

“Yes, we need a witness to watch over the exam just to make sure things are all above board, standard procedure now whenever a male Doctor examines a female patient, the girl who you spoke to on the phone should have told you that.”

“Well she didn’t say anything.” Tracey said a bit worried, “ there isn’t really anybody near I could use as a witness.”

The Doctor looked across at his daughter and Tracey noticed a barely disguised sigh.

“Couldn’t your daughter be the witness?” she said hurriedly.

“Afraid not, she’s under twenty one, I’m afraid we will have to cancel the exam if no one is available and I won’t be able to come back for at least another two weeks.”

Two weeks! Tracey was sure they would of discovered she’d already cashed the cheque by then and who knows what would happen then!

“How about a neighbour?” the Doctor asked, “ it would be most inconvenient for me to have to leave without giving you the exam.”

Tracey was suddenly having dreadful thoughts! Surely he couldn’t mean Mr Chambers!

“No sorry there’s only one neighbour I know, next door, and I’d rather not be examined in front of him.” She said nervously.

She saw the Doctor nod slightly at his daughter who suddenly got up off her seat and left the room. Tracey assumed she was going to the toilet and listened as the Doctor asked her if he could make a phone call to check on the next available date if this one fell through. Tracey just sat there listening to his call and she could tell he was not happy about the situation until he eventually hang up and turned to her and said in an exasperated voice, “If we don’t do this today it’s going to be a while before I can come back, the next available date is after my holiday in five weeks time.”

Tracey looked at him not knowing what to say.

“I’m afraid you won’t be able to use any of the money till then and probably a week or so after then by the time everything’s processed.”

Oh God, Tracey thought to herself, they’re going to find out I’ve already spent most of their money long before then!

Just then she heard her back door open and she suddenly looked up in shock as the Doctors daughter, Emily, entered followed by Mr Chambers and his gormless son. They both grinned inanely as they saw Tracey standing there in her short housecoat and she saw a grin on the girls face as if she knew this was going to be embarrassing for Tracey and enjoyed that fact.

“Well it’s up to you Miss Smith, it appears that we have witnesses available and I’m afraid it’s either that or wait another seven weeks for the money to be available.”

Tracey felt totally wretched, she knew she couldn’t wait the seven weeks, she’d be found out for sure and who knows what would happen then, she certainly didn’t want them to take any action against her for fraud or stealing the money, it would hardly do her career much good if that happened! However the alternative was almost as bad, being examined in view of her pervert neighbour and his son.

“Is this going to take long dad, only I promised to meet my friends down the mall.” Emily suddenly asked and she saw the Doctor look at his watch and say, “Well it depends on Miss high and mighty here I’m afraid but I must admit we will be leaving very soon if she doesn’t make her mind up.”

Tracey was a bit surprised by the new harshness in his tone of voice and she still could hardly bring herself to look at her grinning neighbours but she knew she was quickly running out of time so extremely reluctantly she nodded her head.

“Okay we’ll do the exam.” She half whispered.

“Cool,” Emily laughed smiling at John, the neighbour’s son, “told you she would.”

That didn’t make Tracey feel any better and she felt even worse when the Doctor clapped his hands and said, “Right let’s get on with it then, get that gown off Tracey.”

Tracey had known right from the start that she would have to take the gown off at some stage but doing it in front of three men and one teenage girl had not been in her mind but knowing that the neighbours had seen her in her bikini a few times already and there wasn’t much difference she closed her eyes and quickly opened the gown and shrugged it off her shoulders before taking it off completely and laying it on the kitchen counter behind her. She was now stood in front of the four of them wearing just her matching pair of white bra and panties and the atmosphere in the room suddenly changed to one of intense sexual charge.

Mr Chambers let off a wolf whistle which made his son and the girl laugh but only increased Tracey’s feeling of embarrassment which very quickly got a lot worse when the Doctor said, “We’ll have the bra off to please.”

Now although the neighbours had seen her in her bikini before they had certainly never seen her topless and Tracey never thought they would but now she was being told to take her bra off in front of them. She just stood there staring at them blankly wondering if she could expose herself like that when Emily suddenly snapped at her, “Come on bitch, I hope your not going to keep us waiting every time my dad tells you to do something, I’ve got friends to meet, just do as your told and get those tits out.”

Tracey couldn’t believe the Doctor was going to let his daughter talk to her like that and she looked at him reproachfully and she was relieved when he said to his daughter, “Emily you shouldn’t talk to a patient like that really.” And then as his daughter pouted at him he turned to Tracey and said, “However she does have a point you really should do as I tell you straight away or we’ll be here all day so let’s have that bra now.”

Tracey knew she had no choice and so getting perilously close to tears she reached behind her back and unclipped her bra and let it fall from her shoulders before placing it on the counter top behind her with her gown. She went to cover her naked breasts with her arms but the Doctor motioned at her to leave them by her sides and she reluctantly did so and all she could do was stare at the floor in embarrassment as she stood there in just her white panties, her large heavy breasts completely exposed to her neighbours.

“Christ I knew they were big but not as big as that.” She heard John laugh and his dad joined in as they blatantly stared at Tracey’s naked breasts. Even Emily laughed and said it had been worth the wait to see them. Then just as she thought it couldn’t get any worse she heard Emily giggle and say, “Panties off as well dad? I’m sure the guys want to see some pussy.”

Tracey blushed a deep red as the Doctor looked at her grinning and said, “Well technically it’s not essential she removes her panties but I guess it wouldn’t hurt to see all of her.”

Emily grinned and turned to Tracey and holding out her hand she snapped, “Come on then bitch, hand them over.”

Once again Tracey blushed an even deeper red at being called a bitch in her own house by a teenage girl but she knew arguing would do no good so with a slight tear in her eye she pulled her panties down over her hips and stepped out of them before handing them to the grinning Emily.

“Hands on your head.” Emily snapped at her so harshly that Tracey did as she was told without really thinking about it and there she was, completely naked and exposed in front of her two neighbours as well as the Doctor and his daughter.

For the next half hour Tracey was subject to humiliation on top of humiliation. Mr Chambers measured her naked with a tape measure paying special attention to make sure he measured the size of her breasts accurately and then to make it worse his son insisted on measuring them to just to make sure his dad had done it correctly! She was made to run on the spot even though Tracey thought the only reason for making her do this was so that the small audience could enjoy the sight of her large breasts bouncing up and down as she jogged. They certainly made a few comments and jokes about them!

The ultimate degradation though came when the Doctor insisted that she supply a urine sample right there in front of all four of them and she had ended up, despite her protests, squatting down and peeing into a beaker John helpfully held between her spread legs.

Then came another session of questions, only this time they were much more personal including questions on her sex life, when did she lose her virginity, how many lovers had she had, did she masturbate and if so how often and did she use toys etc etc. All the time she was answering these embarrassing questions the others were laughing and joking at her answers, especially when she admitted she often used a large dildo on herself.

Tracey had been completely naked in front of them all for a good forty-five minutes but her nudity in front of her hated neighbours was still causing her extreme embarrassment and she was well aware that they were starting to take slight liabilities with their hands! So it was with slight relief that she heard the Doctor say there was only one more test and that would have to be carried out outside. She felt someone’s hand resting on her naked bottom as they walked out into the garden but she didn’t bother to find out whose hand it was!

It felt strange to Tracey to be standing in her back garden without a stitch on but she knew the only neighbours who overlooked her garden were already standing less than three feet away with a perfect view!

“Right Tracey, just a little fitness test to finish off with.” The Doctor said, “I see you’ve laid out a track for us already.”

He was referring to a circular path that had been marked, and grass cut away from, by the man who was going dig her pool. It was approximately fifty feet in diameter and where it had rained last night the track was extremely muddy.

“Just need you to do a few laps of that for me.” He smiled before turning to the rest of the onlookers and asking them how many laps I should do!

In the end it was Emily who decided that I should run fifty laps of the track and while they sat down on the patio I started running around the muddy circle. Again Tracey was greeted by laughter and crude comments as her large breasts bounced wildly as she ran and it was only a matter of minutes before wet cold mud plastered her legs up to her knees. The only thing she could think about as she ran was that at least this was the last humiliation and this track she was running round could be safely turned into a new swimming pool. She was studiously ignoring the catcalls and laughter from the small group on the patio and it wasn’t until she’d done twenty laps that she was suddenly aware that a new voice was calling out to her.

“She’s not so high and mighty now.” The voice laughed and as Tracey looked up in shock she saw the builder standing by her back door laughing at her as she ran naked and muddy in front of him. Tracey almost ran for the door but she saw the Doctor wag his finger at her and she gritted her teeth and continued running until finally the final lap was completed and all she could do was collapse onto her back as she finished completely exhausted. She lay there in the mud panting knowing that she must have been presenting a real sight to the watching people but she was to tired to get up for a full two minutes and even then it was only because the builder came over to her and prodded her thigh with his own muddy boot and told her to get up.

She thought she was almost over being embarrassed by her nudity but now she had a new voyeur and new waves of embarrassment swept over her as she got to her feet and stood naked in front of the man who was going to dig her pool who was making no secret of the fact that he was enjoying the view.

She started to walk towards the patio when he suddenly grabbed her arm and said to her, “Hold on Missy, your not going indoors until we hose you down, your caked in mud.”

Almost with no protest Tracey found herself being led over to the garden wall and standing against it as she saw Emily pick up the garden hose and then Tracey squealed as loud as she could as the ice cold water was directed onto her tummy. Of course over the next ten minutes her tummy wasn’t the only part of her body targeted, her breasts and pussy were blasted with the cold water by not only the giggling Emily but also her hated neighbour and his son and finally the laughing builder.

Only when they were satisfied that she was clean did they finally turn the hose off and it was only when Tracey had finally regained her composure that she saw the small video camera that Emily was holding, and had been holding for God knows how long!

As they finally allowed her through the back door and into the house she knew whose hand was on her bottom this time, the builders! As they entered the kitchen Tracey saw with dismay that her clothes had gone and so she remained naked while the Doctor packed away his bag until finally he was ready to leave.

“Well thank you Tracey for all your help during this medical, I will make my report back to the company and see if I can get the cheque released to you as soon as possible.”

Still in a daze at all that had gone on Tracey showed the Doctor and Emily to the front door still naked and let them out and as she shut the door behind them she turned to see the remaining three men grinning at her, “Come on the Tracey, we’ve still got a few tests we’ve thought of for you.” Mr Chambers said rubbing his hands together with undisguised glee!