

LOANDANCE

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*PAYDAY LOAN
GHOST LOVER*

Will he default on romance?

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All characters in this story are fictitious. Except for the ghost, obviously. He's totally real.

Chapter 1: Ready For Romance

The date had been going really well. Lisa couldn't remember the last time someone had actually picked her up and driven her to a restaurant. Because she worked in the city, the men she found on dating sites generally suggested meeting somewhere in the CBD. If they decided to "take things further", then they had to catch the train back to her tiny studio flat in Newtown.

That usually worked out OK, though she drew the line when some random called Brodie had proposed "Hungry Jack's and chill". A girl had to have some standards.

Jackson wasn't like that, though. "I'll pick you up around seven," he had texted her. "We'll go to this nice little place I know in Hunters Hill. They do an excellent bouillabaisse." Lisa was impressed at his sophistication. She was also impressed that auto-correct hadn't changed "bouillabaisse" to "ball base" or "bouncing bazoongas".

"Excellent, see you then," she messaged in reply. She briefly contemplated adding a love heart emoji but didn't want to risk scaring him off. Jackson didn't seem like an emoji kind of guy. He drove a Lexus, after all.

On the Thursday evening of her date, Lisa raced home from work, showered and changed into her best Hunters Hill bouillabaisse outfit: a tight-fitting white cotton dress which went perfectly with the boots she'd picked up at David Jones during the summer sale. By the time she'd applied her make-up and tied her wavy blonde hair back, it was ten minutes to seven. Then it hit her: her flat was an absolute garbage tip.

Harry Potter novels and memorabilia were strewn all over the lounge. She hadn't made the bed that morning, and several days' worth of dishes were piled up on the sink. After the first 48 hours, you didn't really notice the smell.

"Dammit, why did I rent a studio flat!" she muttered to herself, not for the first time. "What I wouldn't give even for just a laundry room where I could hide everything." But there was no time for worrying about that now. She grabbed her iPhone from under a rogue pair of socks and sent a quick text. "I'll meet you downstairs to save the hassle of parking. See you soon!" He replied "OK" a short while later.

"Result!" she thought as she headed to the lift. "And if things get a little frisky, well, I've never done it in a Lexus before."

Chapter 2: The Bouillabaisse Incident

The bouillabaisse was her undoing. They ordered oysters for starters, which was an easy no-mess option, and the champagne was flowing freely. Jackson worked as a business development manager for what he described as "an up-and-coming fintech company". Lisa wasn't 100% sure what a fintech company did; she thought it might have something to do with shark repellents.

Rather than expose her ignorance, she encouraged him to talk about his favourite football team. That worked well with most men, and Jackson appeared to be no exception. OK, he was a Parramatta Eels fan, but it could have been much worse.

The oysters were cleared away, and the bouillabaisse arrived, steaming suggestively in its tureen. The waiter courteously tucked a bib around her neck. "It can be very messy if you spill any," he explained.

Lisa proved that point all too well a few minutes later, when she accidentally got her bracelet caught in the soup bowl. It flew across the table and spilled all over Jackson, flying in all directions. His own choice of a white linen suit was particularly unfortunate once it was covered with tomato broth and assorted fish parts, but even so his reaction seemed a tad extreme.

"You stupid cow! You've ruined this suit! How on earth could you be so hopeless?"

"I'm sorry . . ." Lisa stammered, but she didn't get a chance to say anything else. Jackson was on his feet, anger in his eyes and a squid ring hanging from his jacket pocket. "I'm going to have to get this straight to my dry cleaner. Thanks for nothing." And then he stormed out the door, leaving a chair covered in soup junk and Lisa in a daze.

"Better to find out he's a psycho now than when he's got his tongue down my throat," she told herself, trying not to panic. There were more immediate issues at hand. Who was going to pay for the unfinished meal?

She'd been paid the week before, but with rent, food shopping, her monthly bus top-up, the phone recharge and various other bills she knew there was only about \$100 left in her bank account. This didn't seem like a sub-\$100 dinner, especially after the bottle of champagne.

Fortunately, the waiter had seen the whole incident. "Don't you worry about that, love," he said. "He's a regular in here so we've got his credit card on file. You get yourself home and we'll clean up. Would you like us to call you a taxi?"

"No thanks, I can do that myself," she replied, bravely waving her phone. The truth was that she couldn't really afford a taxi, even for the comparatively short trip from Hunters Hill to Newtown. It would be a lot cheaper if she took two bus journeys.

"Well, Jackson was a complete bastard, but at least I've avoided financial disaster," she thought as the bus weaved along Victoria Road. That was a notion she would have to revise the very next Monday, when she checked her mail slot in the apartment building foyer.

Chapter 3: For Whom The Bill Tolls

The first problem was the electricity bill, which was nearly \$300. Lisa wasn't totally surprised; it had been a cold winter so she had her electric heater switched on most of the time when she was home. "I'll have to be smarter about that," she told herself. "Maybe I can start wearing my Dobby onesie at night so I don't need to use the heater so much."

The second letter was in an Express Post envelope, and was a total surprise. It was from Pitt & Laycock, Lawyers, and was a bill for \$100, "on behalf of our client Jackson Wade, to cover cleaning expenses resulting from damage inflicted by you." The due date for payment was marked as the following Friday. "Failure to submit payment on time will result in an immediate doubling of the amount due."

"I've been on some terrible dates before, but I've never been sent a bill for one!" Lisa sputtered. Her first instinct was to ignore it, but then she remembered Jackson's angry, fish-encrusted face. He seemed like the sort of man who was quite capable of carrying a grudge all the way through, especially since he'd paid a lawyer to send the complaint letter. Any normal person would have just sent a text.

And even if she skipped that summons for now, there was the electricity to consider. She really couldn't have that disconnected. She was planning a Harry Potter movie marathon that weekend, and she'd already purchased the gherkins. Somehow, she was going to have to come up with \$400. She checked her bank balance on her phone: \$141.59. That simply wasn't going to cover it. She couldn't ask her parents for money, since they were on a *Murder She Wrote*-themed cruise in the Bahamas.

Then it came to her. She'd seen a sign for The Emergency Payday Loan Company in the arcade near her office. "Need some short-term funds to tide you over? We can help!" It had to be worth checking out. On her lunch break, she headed in.

The office looked rather like a bank, but less crowded. A friendly young man greeted her as soon as she entered. "Hi, I'm Steve. What can I help you with?"

There was no point in beating around the bush. "I'm Lisa. I've got \$400 in bills that are due, and I won't get paid for another fortnight. Am I able to get a loan for that?" Oh my goodness, she thought, I sound like an infomercial. But how else were you supposed to ask?

Steve smiled reassuringly. He was very cute, in that corporate cropped kind of way. "We should certainly be able to help with that. How long do you think you would need to pay it back?"

"I guess a couple of months," she said. It was something she had thought about on the bus journey to work that morning. So much of her pay went on rent each month, it didn't seem realistic to assume she'd be able to pay all the money back immediately.

"OK, so I want to make sure you understand what's involved. We'll charge you 20% of the amount as an establishment fee, plus 4% of the total loan amount each month." Steve typed a few figures into his computer. "For \$400, that will come to \$528, which means you'll need to pay back \$264 each month, which we'll automatically debit from your account on an agreed date. Does that seem doable?"

"Yeah, I could manage that," Lisa said.

"Cool, I'll start organising the paperwork," Steve said. "Will you just excuse me for a minute so I can set it up?" He headed into the back office.

Lisa breathed a sigh of relief. She'd avoid the indignity of having the electricity cut off, and could stop Jackson the Lawyer-Deploying Jerk from ruining her life. She relaxed. And then she caught a glimpse of movement in the corner. She turned and gasped.

There was a ghost in the corner of The Emergency Payday Loan Company office.

Chapter 4: Paranormal Payday

Lisa had re-read her beloved Harry Potter books enough times to know what a ghost looked like. If you had asked her if she believed in ghosts, she would have laughed and said "Of course not!" But there was no doubt in her mind: this was a ghost.

A human form, but transparent and insubstantial, bathed in a strange shimmering light. A man, perhaps in his early twenties — but what was the point of thinking about age when you were talking about a ghost?

And the ghost was smiling shyly at her. She was too petrified to speak. She stared into his haunted grey eyes. Then she heard the sound of the door, as Steve came back into to the front office. She turned. He didn't seem to notice anything unusual. Was she going mad?

"Right, here's the paperwork," Steve said. "Let me talk you through it." Lisa took a deep breath and forced herself to concentrate.

As Steve helped her fill out the paperwork, she was conscious of the ghost, lurking in the corner of the office. She willed herself not to think about it. Before long the process was complete.

"The money should be in your bank account first thing tomorrow at the latest," Steve said. "If there are any issues, please give us a call or drop in."

"Thank you. I will." Steve shook her hand. Lisa turned and walked out the door. And as she did, she felt the rustle of the ghost walking past her. She stopped in the street. The ghost walked in front of her. And then he spoke for the first time.

"I am going to come home with you. My name is David."

Lisa wanted to scream "No, you're not! Get away from me!", but that would make her seem like a lunatic. No-one else appeared able to see him, a point that was proved again when an angry business woman in an ill-fitting tailored jacket barged past and walked right through him. He shimmered momentarily, but he didn't disappear.

There was nothing to do but ignore him. She walked back to her office, not daring to look back and see if he followed. But she knew he did.

Chapter 5: Haunted By Love

David didn't speak again during the day, but Lisa remained aware of him as a spectral presence, often just out of sight. There was a long meeting with her boss where she had to focus, and she forgot about his presence for minutes at a time. But as soon as she returned to her computer to check email, she could see his reflection in the monitor.

The bus home was crowded and it was impossible to tell if it was his movement she detected or just commuters lurching in the traffic. But once she was in her foyer, checking the mail -- no bills this time -- she was aware of his footsteps behind her. And when she walked into her apartment, he confidently strode past her and sat down on the couch. He smiled again.

Now she was home, there was no reason she couldn't speak to him. There would be no-one to judge her lunacy. And yet she found herself unable to form a single sentence. She stared at him. He stared back. What were you supposed to do when a ghost took up residence?

Lisa did the housework. She tackled the dishes on the kitchen counter. She emptied the laundry baskets. She logged into her phone banking, saw that the loan had already come through, and paid off her bills. Good riddance, Jerk Jackson. Eliminating that issue gave her a burst of confidence.

She went to the toilet, a little fearful of a Moaning Myrtle situation, but David did not follow her in. He remained on the couch.

"God, I need a drink," Lisa thought. She poured herself a glass of wine. She stood at the kitchen bench, watching him. And then a hot shard of annoyance raced through her. "Why shouldn't I be able to sit on my own couch in my own home? Why should I be trapped here in the kitchen? I'm not going to be the victim anymore."

She took her chardonnay firmly in one hand and sat down on the couch next to him. She didn't look at David at first, but she could sense that he had turned his head to contemplate her. The taste of wine emboldened her. She turned and looked directly at him.

"What do you want?"

"I want you, Lisa. That's all that I want. That's all I've ever wanted." His voice was richer now, fuller, smooth like the wine. She noticed again how handsome he was. There was what felt like a sudden breeze, and she felt his hand move onto her leg. She wasn't frightened anymore.

And then their lips touched and she was dizzy, falling, spinning, moving into a new world . . .

Chapter 6: Ghost Musters

"Lisa! Lisa! Are you OK?" As she opened her eyes, Lisa stared into the concerned eyes of Steve, the Emergency Payday Loan Company guy. She realised she was lying on the floor of the office.

"What happened?" she asked drowsily.

"It looks like you fainted," Steve said. "Here, let me get you a glass of water." He helped her up, grabbed a glass from the dispenser in the corner and passed it to her. Lisa sipped it gingerly.

"I'm sorry to cause you so much trouble," she said, her mind racing. So it had all been a dream?

"Oh, don't apologise," Steve said. "Worrying about money can be very stressful. I hope you didn't hurt yourself when you fell."

"No, I'm OK. Just lacking a little dignity."

"I don't think you could ever lack dignity," Steve replied, smiling.

Lisa blushed. "OK, where were we?"

"Paperwork time!" Steve said. Filling out the details didn't take long, and by the time she was done, Lisa had calmed down. "I really need to stop eating cheese late at night," she thought to herself.

"The money should be in your bank account first thing tomorrow at the latest," Steve said. "If there are any issues, please feel free to give me a call. In fact, can I ask something a bit cheeky?"

"OK," Lisa replied.

"It's completely unprofessional of me, but I think you're really cute. Would you like to go out for a drink sometime?"

"Sure," Lisa replied. "That would be a real pleasure, Steve."

"Actually, Steve isn't my first name. It's my middle name, but it's the one I use in the office."

"So what's your first name?"

"My first name is David."

THE END