

He took out a mortgage ...
on her haunted heart!



MORTGAGE
BROKER

Ghost Lover

ANGUS
KIDMAN

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All the characters in this story are fictitious. They are also all banging hot, so bear that in mind.

Chapter 1: The Sofia Legacy

Lisa had to pinch herself to contain her excitement. She was with David, the man of her dreams, and now they were planning to buy a house together. The only major item left on her bucket list was sleeping with Rupert Grint, and there was still plenty of time for that. Just like Lisa, David was a devoted Harry Potter fan, so she was sure she'd be given a hall pass if the opportunity arose. Either that or they'd organise a magical *ménage à trois*.

Lisa and David had met a year ago, when she had gone to a payday loan provider to borrow \$400 to cover a large electricity bill and some dry-cleaning expenses from a date that had gone disastrously wrong. David worked for the Emergency Payday Loan Company, and he had violated all accepted standards of professional etiquette in the short-term loans sector by immediately asking her out. A drink and a casual Thai meal had turned into a night of tenderness and extreme Potter geekdom, and the two of them had been inseparable ever since.

David quickly moved out of his share house in Petersham and shacked up with Lisa in her Newtown studio flat. While it was heaven to wake up next to her own hunky chunk of Hufflepuff and handy to have someone to split the rent with, Lisa had to admit that there wasn't a lot of space with the two of them living together. It didn't help that she was a grade-A domestic slob with the housekeeping skills of a diseased sloth. It was often a challenge even to find clean underwear.

A cautious and thrifty type with a master's degree in financial management, David had been saving for a house deposit ever since he graduated from university. With Sydney property prices rocketing up on a weekly basis, that seemed like a very, very distant goal. Lisa felt a little guilty about the fact that her own savings were so meagre by comparison. Her office job didn't pay much, and just having enough to manage from week to week was a major challenge.

And then there was an unexpected surprise: Lisa's great-aunt Sofia died. The last time Lisa had seen her was at a cousin's wedding, where Sofia entertained the crowd with an impromptu rendition of the cancan. Lisa hadn't realised that going commando was a thing for the over-60s. The rest of the wedding had passed without incident, save for when her drunken cousin Brodie passed out in the sticky date pudding.

Given that she and Sofia weren't exactly close, it was something of a shock when Lisa received a letter from Pitt & Laycock, solicitors. It read: "We are writing to advise you that you are the sole beneficiary in the will of the late Sofia Smith. Please contact us to arrange an appointment to discuss next steps."

Sofia had sold her Pymble town house when she moved into a nursing home. "Chances are the old dear didn't have a lot of money left," David warned Lisa. "Care homes are really expensive. So don't get your hopes up too much."

"What I don't understand is why she left it to me. Why not share it around amongst all the cousins?" This sentiment sounded noble, but in truth another worry was niggling at Lisa. If one of her relatives found out she had inherited all that cash, would they hit her up for a loan?

It seemed all too likely. Her cousin Ally always tried to scrounge free drinks at pub get-togethers. So she decided she wouldn't tell any of the family. That turned out to be a wise move, because Sofia's estate amounted to \$100,000 in cash.

Chapter 2: Finding The Way

When Mr Laycock told her the figure, she nearly fell out of the chair from shock. She was glad she hadn't dressed in white as she had originally planned.

Not wanting to sound insanely greedy, she asked "How soon do you think I'll get the money?"

"It's a straightforward estate, so we'd expect it to be resolved within three months," Mr Laycock said, his lips pursed. "If you would like some guidance on what to do with this sum, our team would be happy to assist you."

"Thank you, but my boyfriend is a financial advisor, so I'll be getting him to help me out." David had finally managed to escape his payday loans counter job and scored a junior role in a suburban advisory firm.

"Of course. Is there anything else you need to know?"

Lisa hadn't been sure whether she should raise the issue, but curiosity got the better of her. "I am wondering if the will gave any indication of why my Aunt Sofia decided to leave everything to me," she asked.

"Ah, that's an interesting question. As it happens she did explain that when she had us draw up the will. She said that if she split all her money amongst her living relatives, none of them would get a big enough sum to make any difference. So she decided she should leave it to just one person. And to pick that person, she drew a name out of a hat."

So it was an entirely unexpected windfall. Equally unexpected was David's suggestion when she returned from the lawyers: why not combine her inheritance with his savings as a deposit, take out a mortgage and buy their first property?

Lisa was a little surprised at the idea. She had briefly indulged in fantasies of grabbing two first-class tickets to Orlando and spending a month at the Wizarding World of Harry Potter, but she knew that David would think that was irresponsible, even though he had a major Diagon Alley fetish.

David was more excited by the prospects of moving from the cramped studio flat. "We'll have close to \$200,000," he said. "That's enough to get a loan to buy a nice unit somewhere around here. So much better than being forced to move to Leppington to afford a place." Lisa shuddered involuntarily.

"But would a bank give us a mortgage? After all, I haven't got much of a savings record." Living with David had rubbed off on Lisa a little. A year ago, she wouldn't have had the slightest clue about how home loans worked.

"That's true, but if we're applying for the loan jointly, my savings history should get us over the line. To make sure, I reckon we should use a mortgage broker. Let them do the hard work."

Once the inheritance money came through a few weeks later, David was itching to get started on applying for a loan.

"How will we choose a mortgage broker?" Lisa asked.

"I'll just Finder it," David replied, grabbing his laptop from under a much-thumbed copy of *Harry Potter and the Chamber of Secrets*. David was a big fan of the Finder comparison site, having previously used it to show Lisa how she could score a cheap deal on a replacement phone after she accidentally dropped her iPhone under a Tangara at Town Hall station.

"Here we go, mortgage brokers compared. And we can line up an appointment with one to come and visit us." David filled out the form, an appointment was soon arranged, and Simon Gill entered their lives.

Chapter 3: House Of Love

Simon, their mortgage broker, turned out to be a muscly redhead in his late 20s. "Very much my type," thought Lisa approvingly as Simon sat down on the almost-clutter-free couch. She smiled at him, and he grinned back at her flirtatiously.

Then she sharply reminded herself that she was planning to buy a house with David, so she shouldn't idly be lusting after other financial dudes. She put on her best fiscal face, but she couldn't help noticing Simon's bulging biceps.

"So, do you think we'll have any trouble getting a mortgage when half the money we'll have for a deposit comes from an inheritance?" David, ever practical, was asking Simon.

"No, that shouldn't be a problem as long as you're both in steady employment and you have some evidence of a savings history. It also helps that you want to buy somewhere to live in yourself; it's much tougher to get investment loans right now. Anyway, if you pick a decent place in the right suburb, it's a very low risk for the lender."

The talk shifted to interest rates and break fees, and Lisa found her mind wandering down familiar and less tedious channels. *When is ALDI going to get those spicy gherkins in again? How would I cope if I did an online sorting hat quiz and it said my Hogwarts house was Slytherin? Is that a piece of garlic bread stuck to the ceiling?* Then all at once she and David were signing the paperwork.

"You can get provisional approval and start looking," Simon explained. "The full loan gets organised once the actual place you're buying has been valued. Good luck with the hunt!"

David and Lisa didn't waste any time. That Saturday they began looking at properties in the side streets of Newtown, and promptly fell in love with a town house not far from the Enmore. It had two bedrooms and a small study, as well as a BBQ area. There was even a cupboard under the stairs, a Privet Drive detail that totally sealed the deal.

It was right in their price range, and the vendor was looking for a quick sale. By Tuesday afternoon the contracts were exchanged, and David got back in touch with Simon to sort the paperwork for the actual loan.

Simon dropped in with a few extra forms to sign later that week. "Sorry that I'm in my gym gear, dropped in after a weights session," he explained. Lisa wasn't sorry at all. She hadn't been able to appreciate Simon's bulge properly when he was in a suit. Now she found it hard to forget that image of his buff form dripping with sweat.

The whole process seemed to go incredibly quickly. Lisa felt like she'd barely had the chance to pause for breath before moving day was upon them. The biggest challenge with the move was tidying up the old apartment to a level where there was an outside chance that Lisa would get the bond back.

It turned out there really was a piece of garlic bread stuck to the ceiling, and removing it proved much more difficult than expected. "I must remember not to do that in the new house," Lisa vowed to herself.

They were in the moving van David had hired to shift their stuff when the radio news came on. "A horrific car accident on Parramatta Road this morning has claimed the lives of six Sydneysiders. Among the victims were Sydney mortgage broker Simon Gill . . ." Lisa didn't take in the rest of the names. "Oh, how horrible!" she cried.

"Yeah, he seemed like a nice guy," David said. "Poor bastard." But with all the excitement of unpacking, Simon's fate was soon forgotten. Or so it seemed.

Chapter 4: Stairs And Whispers

As a natural-born layabout, unpacking didn't come naturally for Lisa, even in the new and much larger house. All the boxes went into the spare bedroom upstairs, and most of Lisa's stayed there. David had sorted all his clothes into his half of the wardrobe before the first weekend was over. Lisa, however, stuck to her traditional approach: a fetid mix of washed and unwashed clothes by the bed and general junk all over the place.

Two months later, David cracked. "Babe, don't you think it's time you started putting a few things away?" he said one Saturday morning, after he'd popped his Dumbledore mankini into the washing machine.

"Yeah, you're right," Lisa replied as she unharnessed her ankles.

"I'm going to that Bunnings bookshelf-building course this morning, so why don't you get started on the spare room while I'm out? A lot of the stuff there could go in the cupboard under the stairs."

"Sounds great, babe." They certainly needed more bookshelves; the lounge room was littered with JK Rowling. "Bring me back a sausage sanga."

After a revitalising cup of coffee, Lisa grabbed a box labelled "RANDOM JUNK" from the upstairs spare room and plonked it outside the stair cupboard. She opened the door and groped for the light switch. Then she gasped out loud with shock.

The ghost of Simon Gill was standing in the cupboard, smiling playfully at her.

He was dressed as she'd seen him last, in gym shorts and a Nike singlet, but with a strange kind of haze surrounding him. She had no doubt that he was a ghost. A lifetime of devotion to Harry Potter means that you have top-notch paranormal identification skills.

"Hello, Lisa," he said, his voice strong and clear like his muscular thighs. "I couldn't stay away any longer."

She backed away from the door. I should be terrified, she thought. And yet somehow I'm not.

"You died in that car accident," she said. "How can you be here?"

"My desire was too strong," Simon said. "I fancied you ever since I first met you. I wasn't going to let a little thing like death get in the way."

"I don't understand what's happening," she stammered.

"This is what's happening," he said. Then he stepped forward and kissed her long and deep, sending ripples of pleasure cascading through her entire body.

She gasped with astonishment. "How can you kiss me like that? You're a ghost."

"Oh, I'm very handy with my ectoplasm. I'm transparent when I have to be but solid when I need to be. Let me prove it." His spectral shorts fell to the floor. Lisa was left in no doubt to his credentials.

"Let's make love," she moaned. So they did.

Chapter 5: The Ghost With The Most

Dear David,

It's so weird that I'm writing you an email. But I can't think how else to tell you: I've decided to leave you for the ghost of Simon Gill, our mortgage broker. The truth is, I've been sleeping with him on a regular basis for the last six months. He is living in our stair cupboard. OK, "living" is the wrong word. He doesn't need much: no food, no water, no toilet breaks. It turns out that all he needs is me.

I'm sorry I don't feel more guilty about it. At first I thought it would be OK to see both of you. It was a bit like if Rupert Grint had ever showed up; it was just something I had to do. (And I can't get pregnant from ghost sperm, so there are no worries there.)

But now I've realised that's not fair on either of you. You deserve to be with someone who is 100% about you. And Simon deserves that too. But while I'm sure you will easily find someone else, that's not true for Simon, because, well, he's a ghost. But I want to be with him. And now I know that I can be with him all the time and make life easier for everyone.

Only in my case, it won't be "life". The best partner for a ghost is another ghost. So I'm going to join him.

Don't worry about the house. I've made a will and left my half to you. I'm sure you'll be very happy there. I hope you can get over me. I've loved my time with you but it's time to move on.

*All my love from my last life
Lisa*

THE END ... AND THE BEGINNING