
COLLATERAL

Debt Collection #1

By Roxie Rivera

Book One in the Collateral (Debt Collection #1) *Debt Collection* series

Mechanic and mob enforcer Ben Beciraj can't believe his eyes when Houston socialite Collateral (Debt Collection #1) Aston McNeil storms into his chop shop and Collateral (Debt Collection #1) demands the return of the car he's just repossessed as collateral on her stepbrother's defaulted loan. When the fiery blonde heiress offers him anything to get it back, he counters with a deal he never expects her to accept—one week at his beck and call for the keys to Collateral (Debt Collection #1) her late father's classic car.

But Ben's plans to have a little fun with a girl way out of his league are shot to hell after one taste of sweet, beguiling Aston. When her stepbrother's shady dealings are revealed, Ben will do anything to protect her from the seedy underworld he inhabits—even if it means crossing the only family he's ever known.

Collateral (Debt Collection #1)

Collateral II (Debt Collection #2) Coming Fall 2014

Past Due (Debt Collection #3) Coming Fall 2014

Paid in Full (Debt Collection #4) Coming 2015

Down Payment (Debt Collection #5) Coming 2015

Final Installment (Debt Collection #6) Coming 2015

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[Chapter One](#)

"Aston, do you want me to come inside with you?"

Filled with dread, I glanced away from the rusted façade of Merkurie Motors & Towing to the driver's seat where Marley eyed me with concern. "Is it pathetic that I want to say yes and ask you to hold my hand?"

My best friend bit her lower lip and studied the garage where an illegal chop shop allegedly operated. "It's not the kind of place I would want to visit after dark. Actually, it's exactly the kind of place Dad has forbidden me to visit, like, ever."

That tidbit didn't fill me with the warm and fuzzies. Spider, Marley's stepdad, was the Collateral (Debt Collection #1) vice president of the Calaveras, Houston's scariest outlaw motorcycle gang. When he gave an instruction like that, it was for a good reason.

The *snick* of a seat Collateral (Debt Collection #1) belt unbuckling drew my attention. Marley slipped her arm out of the belt and Collateral (Debt Collection #1) tugged the hair elastic from her wrist. As she gathered her auburn hair into a high ponytail, she said, "I'm coming with you."

"But Spider—"

"His name will keep us safe," she replied with a look. "This crew knows better than to mess with Octavio Ruiz's kid." She glanced away from me and tugged her keys from the ignition. "Their boss wouldn't like it either. Not after what he did for me."

A few weeks earlier, Marley had been kidnapped with a coworker and his son who owed a debt to a drug cartel. In the standoff that followed, she had nearly been shot by a cartel assassin gone rogue. Besian Beciraj, the notorious Albanian mob boss and loan shark reputed to own this auto shop, had thrown himself into the line of fire to save her. He had taken a bullet meant for Marley and had barely survived the shooting.

She hadn't been very forthcoming about why this man she hardly even knew would do something so heroic, and I hadn't pressed the issue. We had been friends so long I could read her easily. She didn't know what to think about the mob boss and she didn't want to talk about it. When she was ready, she would say something. Until then? I was staying out of her business.

"Look, we probably won't even get inside the shop tonight. Ben Beciraj, the guy who runs this place, isn't going to be very enthusiastic about two girls like us wandering into the middle of this outrageously illegal operation."

"I have to try." Gripping the door handle, I tried to work up the nerve to get out of her car. "Baby has been missing since eight. It's nearly midnight. If I don't get in there now, I might lose her forever because that asshole stepbrother of mine wanted to get back at me by taking her and deliberately leaving the keys in the ignition in that awful part of town."

Marley's eyebrows Collateral (Debt Collection #1) arched. "You realize you sound like you're talking about a person, right? It's a car, Aston."

"It Collateral (Debt Collection #1) was my father's car. His *favorite* car," I added, thinking of all the Sunday mornings I had spent at his side, buffing and polishing the '63 Aston Martin DB5. Of all the cars in his Collateral (Debt Collection #1) vast collection, Baby had been the one he had loved best. "He named me after that car. I learned to drive in Baby. I had my first kiss in that car." Swallowing hard, I choked back the tears that threatened to overtake me. "I sat in the driver's seat of that car Collateral (Debt Collection #1) when Daddy told me he was dying." Gritting my teeth, I shook my head. "I'm not losing her now."

Marley sighed loudly and reached over to squeeze my hand. "Even if they Collateral (Debt Collection #1) Collateral (Debt Collection #1) let us inside, and even if you're able to negotiate for the car, it won't be cheap."

With a careless shrug, I opened the door. "I guess it's a good thing I'm so disgustingly rich."

She snorted indelicately. "Embrace that bitchy attitude you worked so hard to lose in high school, Aston. You're going to need it in there. We're walking straight into the lion's den."

"Don't you mean eagle's nest?" I asked, thinking of the double-headed eagle symbol the Albanian crime family had chosen as their own. Though I wasn't part of this seedy underbelly, I wasn't naïve or uninformed. I understood that a parallel world existed to the privileged one I lived in and enjoyed. My stepbrother Calvin had been flirting with the dark side of the city for years. Now I was the one getting burned by Collateral (Debt Collection #1) his fascination with these criminals.

Side by side, we crossed the quiet street and made our way to the garage. We exchanged nervous glances as the whine of saws and the snapping zips of impact tools filled the night. Gulping down Collateral (Debt Collection #1) Collateral (Debt Collection #1) my fear, I balled up my fist and beat on the closest garage door. When that received no answer, I kicked

the door while pounding on it, suddenly glad I had Collateral (Debt Collection #1) chosen the red suede pumps with metal toe points that morning.

The noise inside the shop grinded to a halt. Seconds later, I winced when the heavy metal door started to rise and made a terrible screeching noise. Inch by inch, the rising door revealed a man. First a pair of big, dirty work boots and then a pair of jeans Collateral (Debt Collection #1) flecked with oil and dark stains on the knees. A white muscle shirt smudged with grease and grime came into view next.

But it was the brawny arms emblazoned with tattoos from knuckles to shoulders that enthralled me. I had interacted with Marley's stepdad enough to be accustomed to the sight of gang ink, but the sleeves on this man were breathtaking. I noticed the marks on his neck and the tattoo on the underside of his wrist. I tried not to think about what types of things a man might have to do to earn that double-headed eagle and an invitation to the inner circle of the mob boss who had saved Marley's life.

Up and up, my gaze drifted along the imposing height of him and settled Collateral (Debt Collection #1) on his handsome face. A wicked thrill fluttered through my belly. He had a hard face, his jaw Collateral (Debt Collection #1) angled and his nose sporting the telltale signs of having been broken at least once. His dark, unkempt hair fell carelessly around his ears. He had eyes like jade, the color pale, but they seared me with their intensity. When he crossed his powerful arms, the muscles flexing menacingly, I couldn't help but wonder what it would feel like to have them wrapped around me.

"Ben Beciraj?" I hazarded an educated guess.

"Yeah. What the Collateral (Debt Collection #1) hell do you want?" His gruff, irritated voice set off a strange quivering sensation in my chest. I couldn't tell if it was because I was terrified or excited. To be honest, it was probably a bit of both. The dangerous aura surrounding this man warned me to be careful, but I kept looking at those big, scarred hands of his and thinking about them touching me in the most intimate ways. "Well?"

Startled by his rough voice, I shot a petrified look Marley's direction before working up the courage to meet the man's glare. "My name is—"

"I know who you are."

I blinked at the rude way he had cut me off. "How?"

"I recognized your face from all those society page stories."

"You read the Collateral (Debt Collection #1) society section?"

He issued a clipped laugh. "What's wrong? You shocked that someone like me can actually read?"

Frowning at his bitter remark, I decided not to go there. Instead, I stated my case. "Look, my car was stolen earlier this evening. My stepbrother left it in a parking lot outside one of those gross strip clubs he likes to visit. When he came out, it was gone."

"And?" His stony gaze turned cold. "How the fuck is any of that my problem?"

His mean reply squashed whatever fascination I had with him. "Are you really going to stand there and Collateral (Debt Collection #1) act like you don't know why I'm beating on your garage door at midnight? Like I don't know you and your little crew of thieving miscreants stole my car and have it locked away somewhere in this ratty shop of yours?" Lifting my chin and throwing back my shoulders, I remembered Marley's advice. "Give me my car—or else you're going to regret it."

The corner of his mouth twitched. Was it amusement? Did he find my threat funny? Or was it something else, something far more sinister? Was that tiny, almost imperceptible twitch the only warning I would be given?

"I doubt that very much."

"Yeah?" Playing the only card I had, I raised the cell phone gripped tightly in my hand. "How Collateral (Debt Collection #1) many cops do you think dispatch will send out here when I tell them my name?" I started to dial 9-1-1. "Five? Ten? Maybe I'll just call the mayor directly—"

He took a menacing step forward. "Hang up. *Now.*"

"Or what?" I refused to be cowed by this tattooed brute. "You'll hit me?"

His head snapped back as if I had slapped him. His throat bobbed, and he clenched his fists at his sides. "I've never hit a woman in my life. Instead of threatening me with the police, you should learn to pay your fucking debts. This car has been on the repo list for two weeks. You had your chance to make things right."

"Wait. What?" I lowered my hand, the phone call forgotten. "What debts? I don't owe a penny to anyone!"

Mr. Ink and Muscles narrowed his eyes. After an uncomfortable moment of scrutiny, he stepped back into the garage and crooked a finger in my direction. "Let's talk about this some place more private."

Collateral Debt Collection 1

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