

KILLED IN ESCROW

CHAPTER 1

“I have a confession to make: I hate real estate agents. I know, I am one. But I hate them anyway, and all the other scammers in this shady business. The title companies that steal a thousand bucks every time you refinance, the mortgage brokers who encourage you to take out a new loan three times a year, the appraisers who inflate a property’s value, the home inspectors who won’t touch roofs, attics, or crawl spaces . . . don’t get me started.

“Let me tell you why I’m different. For starters, I don’t wear suits. Neither would you if you’d seen the places I’ve been. I don’t drive a luxury car. Why broadcast that I make fat commissions I rarely deserve? I don’t advertise using a twenty-year-old photo of myself. Prom was fine once, but no need to repeat it. I don’t tell people their houses will sell for more than I know they will. Nor do I tell buyers they can afford a house I know they can’t. I don’t belong to any chambers or business groups. They’re a waste of time and make me feel like a whore.”

Ignoring the giggles, gasps, and gapes, I continued.

“I make my living helping people buy and sell homes, but don’t go thinking my day is full of deep thoughts about architecture

and interior design. The houses—I barely see them anymore. All I see are the clients and their anxieties as they prepare to close one of the biggest deals of their lives. They count on me to take care of the details: the easements, liens, and assessments; the twenty-page contracts and five nitpicky addendums; the financing, point spreads, and prepayment penalties; the brain-draining closings.

“I help sellers who are moving for no good reason and buyers who are clueless about what they value. I negotiate past people’s fears and personalities to get deals done, and I do them with dignity and respect. If that appeals to you, and you have a burning desire to be on call every hour of the day, every day of the year, every year of your life, by all means, choose real estate as a career.”

Silence followed.

At the back of the room, the ashen-faced teacher took a second to regain her composure. She put her hands together, as if praying, and called out in an unnaturally bright voice, “That was a unique introduction for career day, Ms. Vellequette.”

“Please, call me Lauren.”

“Thank you, Ms. Vellequette.” Ms. Tripp produced a fleeting, insincere smile, before gesturing with her hand, palm upward, to the stranger next to me. “Mr. Rayburn, could you tell us something about yourself?”

The stiff tore his eyes away from the side of my neck, cleared his throat (a big Toastmaster no-no), and gave a five-minute, nasally monologue.

For the first three minutes, the stares didn’t subside, and they were all directed at me. I affixed a benign half-smile to my face and did nothing to suppress a sequence of deep yawns. Soon the juniors in the first-period Life Skills class at Central High School yawned in unison.

Eventually Rayburn took the clue and cut short his speech, a fact I noted when he pulled up at six pages, folded the other three handwritten yellow sheets, and meticulously placed them in the

inside pocket of his pin-striped blazer. He wiped a thin bead of sweat from his upper lip and reflexively brushed back hair that had vanished.

Another awkward silence ensued while Ms. Tripp struggled to determine if Rayburn had intended to end in the middle of a thought.

When the sounds of fidgeting, shuffling, and whispering threatened her tight reign, she made a decision and clapped her hands. “Time for questions. One at a time, understood?”

Or none at a time. Not a single hand moved toward the ceiling. Not even a digit.

Rayburn and I sat still, in straight-back chairs, like mannequins in a store window. I would have liked a table or desk in front of us, for protection, but we had none.

Apparently accustomed to apathy, the teacher wasted no time before improvising. “Very well. I’ll start. Mr. Rayburn, please tell us what qualities someone should possess before deciding to become a real estate agent.”

While the other sucker who had been roped into this gig droned on about honesty, attention to detail, and the desire to work hard, I counted the stains on the acoustic ceiling tiles.

That accomplished, I moved on to contemplating what these teenagers saw when they looked forward: a forty-something woman with hair that was somewhere between burgundy and orange, a side effect of the seventh hairdresser in as many months; the ever-so-slight paunch that no amount of hiking, Pilates, or starvation could seem to eliminate; the flat chest I’d acquired, not from nature or choice; the blue eyes that shone a little less brightly each year; the permanent indent in my brow that used to disappear when I wasn’t frowning; the dazzling smile, thanks to countless dental appointments, separated only by less exciting times; and the gold Rolex that symbolized the emptiness of my achievements.

A perky girl in the front row crashed my musings, with what sounded like an accusation. “You don’t ever get dressed up?”

She hadn’t specified me as the target, but I made a safe assumption, based on my outfit of Capri pants, cotton sleeveless shirt, and open-toed flats versus Rayburn’s choice of suit, tie, and polished loafers.

“Not anymore.”

“Why?” she pressed, without the courtesy of a raised hand.

“Because I don’t want to ruin a perfectly good pair of panty hose when I have to get down on the floor to sniff for dog pee,” I said sweetly, citing a true example from a house tour earlier in the week.

I looked at her shoe choice and said pointedly, “High heels cause bunions. No need to encourage medical troubles. Plenty will come uninvited.”

Sensing a dangerous veer off topic, Ms. Tripp prodded a tall, lanky boy in the back row until he reluctantly opened his mouth, displaying a well-spent investment in silver. “Did you always want to be a real estate agent?” he asked, in a lifeless tone.

Rayburn barged in exuberantly. “My father and uncle were—”

A boy from the side interrupted. “What about her?”

“Me? Did I imagine I’d grow up to be a broker? No,” I said quietly. “I wanted to be a private investigator.”

A girl in the third row, with blue hair, pounced. “Then why don’t you do that?”

“I am, I have been, I will,” I said, fumbling. “I’ve worked for two agencies. At the beginning of the year, I started taking my own cases.”

“What kind of cases?” the girl asked, and for a moment, our eyes locked.

Before I could respond, Ms. Tripp broke in. “Sasha, that’s not relevant. Today, we’re talking about real estate as a career choice.”

A collective groan rose, followed by a chorus of questions from all parts of the room. “Have you shot anyone . . . how much do you get paid . . . what kind of equipment do you use . . . do you know any murderers?”

Ms. Tripp had to squelch the cacophony with a sharp whistle, one more suitable for a dog park than a classroom. “The next student who asks a question not related to real estate will be writing an essay on current trends in the housing market, understood?”

It must have been, because there were no more outbursts.

Too bad.

I could have benefited from a fresh perspective on what the future held.

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On my way back to the office, I thought about what I hadn’t said to the roomful of adolescents.

I’d made money hand over fist in the past twenty years, a span in which housing prices had tripled in most neighborhoods in the Denver metro area, with my commissions expanding accordingly.

As the market heated up, everyone in the industry acted as if there were no end in sight to the appreciation. Of course, that couldn’t hold true, not forever. In recent years, the market had slowed, only incrementally, but enough to make some agents panic.

Not me.

Something had slowed in me long before the market turned.

For some time, the work had felt like a grind. Check the Multiple Listing Service (MLS) ten times each day. Look for new listings from other brokers or edit my own. Pound in “For Sale” signs. Pull them out. Drop off lock boxes. Pick up earnest money. Send and receive contracts. Collect signatures. Escort buyers from out-of-state on Saturdays. Hold open houses on Sundays.

I needed more stimulation—something to kick me out of the stupor that had begun to settle in at forty and showed no signs of ebbing as I crept toward forty-three.

I'd stopped caring about things that mattered, like finding a soul mate or doing a good deed every day, and started obsessing about everything that didn't, like what time the trash would get picked up or when the screeching bird next door would die.

That's when I realized it was time for therapy or a career change. With no interest in forced introspection or pharmaceuticals, I opted for the latter.

Something new and challenging.

Why private investigation?

Because I figured I could wallow in other people's problems instead of my own. In my twisted thinking, I reasoned there would be something refreshing about feeling pain again, someone else's, when I'd been dead for so long.

I wasted no time pursuing my new path with vigor.

I took a twelve-week course through an adult learning institute, after which I apprenticed with the SOB instructor for six months. In the beginning, I spent most of my time working for free—in Dumpsters digging through the archives of people's lives and in out-of-the-way dives tracking down scumbags. From there, I advanced to minimum wage and inside investigations, which promptly brought on symptoms of carpal tunnel. The SOB had me sitting in front of a computer all day, working on background checks, asset location, and credit histories.

I longed to help the boss with more exciting cases, or at least to have access to high-speed Internet, but he kept all the good stuff to himself and was too cheap to upgrade.

I gleaned every morsel I could from his pea brain, as I dreamed about eventually making a full-time living as a private investigator.

The chances for that increased when I hooked up with a bail bondswoman, an all-but-certain source of referrals, but I chose bed over business. The relationship didn't last, and soon I had neither sex nor leads.

With that promising avenue closed off, I knew I had to keep priming the real estate pump, if for no other reason than to pay for my addiction to the tools of my new trade.

I poured through *P.I. Magazine* the day it arrived in my mailbox and never failed to find a gadget I couldn't live without. I'd spent close to \$20,000, with no end in sight. I had my eye on a \$600 pair of night-vision binoculars and a \$2,000 miniature video camera.

Always something!

As I drove, I was glad I hadn't mentioned any of this in the classroom.

Let the Central High students discover that life was as much about sacrifice as gain, always a maddening negotiation between what you loved and what you could bear.

Let them learn that gradually, at a less soul-crushing pace.

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"I need \$500," I said to Bev Stankowski the next morning.

"A witness came forward?"

"Yes, a woman who was following the car that hit Jessica."

"With credible information?" she asked, straightening up.

This was a noticeable change from our meeting two weeks earlier, when she'd sat in a rigid slump on the couch next to my desk.

Today, she looked almost lively. Her blue jeans and purple sweatshirt, with an embroidered wildlife scene, fit less loosely—only two sizes too big, not three. Her round face had more color to it, the dark circles under her eyes had faded, and her cheeks looked

less sunken. Her hair, a natural brown with only a few strands of white protruding from the sides, was freshly permed, and her red lipstick had been applied meticulously.

Best of all, she hadn't shed a tear . . . yet.

In our first session, which had lasted more than half a day, she'd cried incessantly. Between sobs, she'd asked why. Above her wails, I'd gathered the gist of her queries.

Why had her daughter gone jogging that day, on that street, at that time? Why had she hit the sidewalk headfirst? Why hadn't the driver stopped to offer assistance? Why couldn't Jessica have lived long enough for her mother to hold her one more time?

Why, why, why?

I'd learned to stop asking that question a hundred heartbreaks ago.

However, as my SOB instructor/employer had reminded me repeatedly, we couldn't cash our private investigation paychecks without paying homage to the three-letter bastard.

In this case, though, the most useful question seemed to be: Who? Who veered onto the bike lane of Highlands Ranch Parkway on Friday, January 30, in the minutes before dawn? Who rammed Jessica Stankowski with such force that her body traveled thirty feet before landing on the adjacent sidewalk?

In my initial meeting with Bev Stankowski, I'd suggested offering a reward to help prompt identification of the driver. Witnesses wouldn't need to testify, and any and all information would be appreciated.

The idea of a cash offering had appalled her. "How can that help? Why wouldn't witnesses have come forward by now?"

"Usually they don't want to get involved."

"Until money spurs them to do the right thing," she'd said, with disgust.

"Sometimes. Also, people don't always know someone's looking for information. Maybe they did see something but assume

someone else stepped forward. Maybe they can't be bothered. Maybe they believe the police have all the information they need. A reward campaign disabuses them of all those notions."

I'd seen the uncertainty in her puffy, red eyes, but the concept of five hundred posters, with a photo of her daughter and details of the accident, had intrigued her. How could it not, flyers everywhere, tacked up and passed out, blanketing a one-mile radius from the point of death?

Between sniffs, Bev had asked, "How will you know if someone's telling the truth?"

"By interviewing them and independently verifying parts of their story."

"Can it work?"

"There's a chance."

According to the SOB, a good chance. He swore by the tactic, believing it could overcome indifference, laziness, and reluctance. He'd also warned that it could attract crackpots.

He was accurate on both counts.

After persuading Bev Stankowski to give the campaign a chance, I'd endured a busy fourteen days.

I'd hired three homeless men to blitz the neighborhood with flyers, and the phone had started ringing almost immediately. Oddball tipsters and perverted pranksters, they'd all swarmed to the "up to \$10,000" bonanza. With the help of an answering service, I'd sorted through more than a hundred tips so far.

A teenager had called in her twin sister, spitefully claiming she'd caused five accidents in six months. The girl had legitimate concerns, but none that related to my case. I urged her to share her observations with her parents.

A woman with a sultry voice had phoned to report that a man and a woman on her cul-de-sac were having an affair. As if a neighborly fling had anything to do with a hit-and-run accident.

Three psychics had extended their services. Making an executive decision on behalf of the family, I'd politely declined.

A handful of people of all ages had rung up with guesses, as if I were hosting a radio game show, with backstage passes to tonight's concert as the prize.

It wasn't until I heard the soft voice on the other end of the line that I knew I'd found a legitimate witness. By her frightened and tentative nature, she seemed like someone who might have seen death.

I tore myself back to the present, returning my attention to my client, and replied, "I believe the witness, Jackie Cooper, has facts that could help us find the driver."

"At last, a blessing! What does she know?"

"I have to caution you, what she told me may mean nothing to the police."

"I don't care about the law or justice anymore," Bev said bitterly. "Those wheels have turned too slowly for my daughter. I want to look one person in the eye and ask how he can live with himself, how he could have left my baby to die."

"The driver might have been a woman," I said mildly.

"Is that what the witness said?"

"Jackie claims she didn't notice the driver, only the car, an older model burgundy Camry or Maxima. She said drivers always speed on that road, as if they're carrying water to a fire. Those were her exact words."

"Why didn't she come forward sooner?"

"She thought someone behind her stopped."

"What about my pleas through the media?"

"She doesn't watch the news or read the morning papers. They dishearten her," I said, again using the witness's exact phrasing.

"Is she reliable?"

Now that was a good question.

On the plus side, Jackie Cooper had stability in her favor. She'd lived in the same house, about two miles from the site of the accident, for twelve years. She'd managed the same dental practice for thirty years. She'd driven the same route, from her house to the office, at the same time, five days a week, since the road was constructed. She'd often noticed Jessica's early morning jogging and had given her wide berth.

On the less positive side, Jackie lived with her ninety-eight-year-old mother, Pearl, and may have craved excitement. She'd seen the poster the first day it was plastered on utility boxes but had to consult her pastor before stepping forward. Most alarmingly, she'd confided to me that she let her mother win at gin rummy. Not out of benevolence, but because she knew it would shorten the game.

That level of deceit concerned me.

"I hope she's reliable," I answered belatedly.

"Is she doing it for the money?"

Again, I hesitated.

Jackie Cooper wasn't exactly rolling in dough. She drove a 1988 light blue Monte Carlo, her home was in desperate need of rescue from its 1980s décor, and she sold handmade bird feeders to patients at the dental office. Despite all that, though, she hadn't seemed overly concerned about money.

"I don't think so. She dismissed the reward the first time I brought it up, but I convinced her the money rightfully belongs to her. If she accepts it, she plans to donate the funds to her church. I'm not sure I should tell you this—"

"Tell me!" Bev interrupted frantically.

"I'm certain Jackie knows more than she's saying. I'd like to give her the money, with the promise of more."

"What might she know?"

"A description of the driver. A partial plate number. Something."

Bev shot me a look of pure contempt. “Do I have to dole out money for every word that leads to my daughter’s killer?”

“Not at all,” I said hurriedly. “I just can’t get an accurate reading on this witness. If she’s holding back, it’s out of fear, not greed. I need to get her to trust me, and that takes time. The money would be a nice incentive. People say they don’t care, but they do.”

“I’ll have to trust your judgment,” Bev said, with no enthusiasm. “This is good news, I suppose. The first step toward closure.”

“It is,” I said cautiously, “but I have to brace you for some bad news.”

Bev Stankowski eyed me warily. “What?”

“This wasn’t an accident.”

Her face lost all color. “What are you saying?”

“Jackie Cooper is positive the driver intentionally hit Jessica.”

“You can’t be telling me . . .”

I finished the treacherous thought for her. “Your daughter was murdered.”