

PROLOGUE

Special Agent Laurel Evertson had done everything required of her and more to gain Morton Wilmington's affections. The gaudy diamond on her left hand proved it. She was prepared to end her undercover work tonight and walk away from this despicable role. All she had to do was find the flash drive that would send her fiancé to prison for life.

Morton reached into his closet and pulled out designer pants, a shirt, and a sports jacket. "Babe, I'm taking a shower. Thought we'd grab dinner downtown before the play."

"Perfect. I'm ready. So looking forward to tonight." She despised the lies and the counterfeit love.

"What are you going to do? Read here?"

"I am. A new romance novel." She pointed to a window seat that offered a scenic view of his condo's pool bathed in late-summer afternoon sun.

He chuckled, his deep-blue eyes smoldering. "As long as I'm your main man."

"None other." She kissed him lightly. "I'm turning on a little Andrea Bocelli to put me in the mood."

"For what?"

"The book, the play, dinner, and us."

"Another reason why I love you. Even if you did beat me last night in Monopoly." He disappeared into the shower.

The moment the sound of water met her ears, she confirmed

his location. Four times she'd found herself alone in his condo and attempted to access his safe, but each time she'd failed to hack into his computer, where he stored the safe combination that changed daily. Today she knew his password, and she quickly located the code on his laptop.

She placed the novel on the bed and removed a framed picture of a tank at Fort Knox from the wall to reveal the safe. Odd for a bedroom, but Morton had served four years in the Army. Probably the only thing he could be proud of. She rested the picture against the nightstand while the digital combination bannered across her mind. Squeezing her fingers into her palm to steady herself, she pressed in the code, hoping Andrea Bocelli's tenor voice drowned out the low click. If she was wrong, the alarm would blare throughout the condo, bringing Morton out of the shower along with his bodyguard from the kitchen.

Big business had made him one of the most powerful men in the country, and certainly in Texas. Murder, money laundering, and organized crime were his best friends—legitimacy his enemy. But he'd made one mistake, exposing it all on a flash drive. He'd bragged about where it was hidden one night after drinking too much. It had taken her months to locate the safe and figure out how to gain access.

Was she any better than he, using another person for her own agenda? She shook off the thought and concentrated on her commitment to stop Wilmington from breaking the law.

She secured the flash drive and replaced the picture. Stealing her way to the bathroom door, she confirmed Morton was still showering. His laptop sat on his desk as though beckoning her to prove the FBI's suspicions. She inserted the drive. Her heart pounded, ached.

"Babe, had an idea for our honeymoon," he called from the bathroom.

"Great." She breathed deeply to calm her scattered nerves. "Are you going to tell me?"

“Maybe.”

“You know I love surprises.” The details on the computer rose like rich cream: names, places, bank accounts. She ejected the device and slipped it into her shoe.

“I sent a check to MD Anderson this morning,” he said.

“For the kids or in general?”

“The kids. The fund-raiser we attended hit me hard.”

But you’d killed men who got in your way. “They stole my heart too.” She texted the FBI and Jesse, her partner, providing the code to the condo’s alarm system and telling them where the armed bodyguard was located. “Do you need anything?”

“That’s a loaded offer, but I’m good.”

He wouldn’t be so good once the FBI arrived for the takedown. “What time are we leaving?” She moved back to the window seat and opened her novel.

He stepped from the bathroom, a towel wrapped around his waist. “Is six okay?”

She smiled. “Sure.” Finally this charade would be over.

While discussing what Wilmington wanted to do for the children at MD Anderson, he dressed and she touched up her makeup. Her hands trembled.

“Are you okay?” he said. “You’re shaking.”

“Just hungry.” She hated this game, made her feel as dirty as Morton.

“Want a glass of orange juice?”

“You’re so sweet. Thanks, I’d love it.”

He left the room and went down the hall to the kitchen. She checked her phone.

W r n place. Now

With a confident breath, she pulled her Glock from her purse and trailed after Wilmington. Only moments remained.

A crash sounded from the kitchen and seized her attention.

Morton swore. “Laurel, stay back. Call the bodyguards.”

She rushed from the bedroom, her hand fused to her Glock.

Gunfire exploded. One. Two. Three shots.

A bodyguard sprawled facedown on the floor, blood seeping from beneath him.

Jesse hid in the back of the kitchen by the utility room, trapped but able to fire.

“Morton, drop the gun.” She inched closer.

“You’re part of this?” His eyes and gun stayed fixed on Jesse. “You set me up?”

“It was my job.”

He called her vile names that would echo forever.

“FBI. Lower your weapon.” She moved closer. “Morton Wilmington, you’re under arrest. Agents are waiting.”

“You know how I operate. No one gets the best of me.”

“You can give orders to the prison guards.”

“You have a choice,” Morton said. “Put down your gun, or I’ll blow a hole right through this guy.”

“That works both ways.”

Morton swung a seething look at Laurel, allowing just enough time for Jesse to move into position.

Morton whirled and fired, sending Jesse backward to the floor, a bullet in his neck. Blood seeped across his upper body. His eyes wide-open . . . The cost of her undercover work.

Agents poured through the door. Morton dropped the gun and glared at her. “I have people everywhere. You can’t hide, Laurel. No matter how long it takes. You’ll pay in blood.”

CHAPTER 1

FIVE YEARS LATER

9:30 A.M. WEDNESDAY, SEPTEMBER 23

HOUSTON FBI

Special Agent Su-Min Phang stood in the doorway of Laurel's cubicle. "How's the progress on the elderly fraud?"

Laurel spun her chair to face her. "I don't see much in common with the crimes, but I'm not saying someone hasn't covered his tracks. If it's the same bad guys, they're smart to lay low, then strike again in a different way."

"What do you have? We need this handled."

Laurel hadn't worked in the field since the day her partner died. She'd paid the price of bringing a criminal to justice. The guilt refused to release its tentacles, and maybe it shouldn't.

Now she was investigating white-collar crime and its surplus of lying, stealing, and cheating. Made a few bad guys exchange their suits and offices for jumpsuits and six-by-eight cells. The responsibility filled part of the hole in her heart.

This morning she concentrated on a series of Houston scams targeting the elderly, specifically wealthy senior citizens who bore the weight of dementia. The latest operation used fraudulent life insurance to steal thousands of dollars from their victims. The case revved up anger and fueled her determination to stop the crimes. Abusing those who could no longer make good choices? That was low.

A dear woman who'd raised Laurel had suffered from Alzheimer's, and she'd been treated like an animal. For her, and for all the reported cases, Laurel would help stop those who preyed upon the elderly.

She mentally reviewed the initial reports. Eight years ago, an outbreak of counterfeit prescription drugs swept across Florida, north to Georgia, and along the Gulf states to Texas. An estimated two million dollars was reported lost by the elderly. Investigators suspected a money-laundering source in Miami. No doubt more money had been made, but victims were often embarrassed when they realized the truth and chose not to report the crime. No leads, and the bad guys went dark.

Six years ago, another deception hit the innocent. Funeral plans and caskets were sold to unsuspecting elderly. Again the crimes began in Miami and spread through the Gulf states, but this time Arkansas and Oklahoma were involved. More money than before vanished. An agent in Miami received a tip that a dozen elderly were gathered at a hotel to learn how to make economical funeral arrangements. When the agents arrived, the scammer had disappeared. The results were a paper trail that led to a computer housed in an empty office. The hard drive had been removed. A dead end with the criminals again going dark.

Four and a half years ago, wheelchairs and remodeling projects geared toward the elderly hit the scene, infiltrating Florida and the Gulf states. Five months into the scam, the team shut down. Investigators saw the pattern, but the bad guys were smart enough not to leave a paper trail and to stop when things got too hot.

Two years later, a real estate fraud sold condos for luxury retirement high-rises in Florida, Alabama, and both Carolinas. Four months and they closed up shop. An estimated \$50 million was made on that scheme.

This latest scam against the elderly might be the biggest moneymaker yet. Although the operation worked the same range of states, different cities were targeted. How soon before greed caused them to make a mistake or the FBI exposed their methods?

Su-Min stepped into Laurel's cubicle. "I have info. A gentleman in River Oaks stumbled onto an e-mail that his elderly father received regarding the purchase of a life insurance policy. It contained part of another e-mail in it and we found encryptions. Looks like the bad guys might have gotten a little sloppy. Since you worked cryptology, I wanted you to take a look."

"Did you locate the sender?"

"Bogus. I just forwarded it to you."

Laurel clicked on the e-mail attachment, read the message, and studied the text. A sickening fear twisted her stomach.

"What's wrong?" Su-Min said. "You're ghostly white."

If only she could mask her turmoil. "I recognize part of this code." Laurel faced her partner and friend. "Morton Wilmington used a similar encryption to text his men."

"The exact?"

"No, but similar enough for me to see a connection and decipher most of what's written."

"No wonder you're a mess. What does it say?"

Laurel moistened her lips. "'Same instructions. Contact me after. New leads.' That's all I can make out without spending time on it. But whoever wrote it didn't give specifics."

"Do you think Wilmington's operating from prison?"

"Why not? He doesn't fit the mold for rehabilitation." Memories rapid-fired through her mind, burning thoughts that stoked the flames of regret.

Su-Min crossed her arms over her small Korean frame as though holding back a tiger.

"What are you not telling me?" Laurel said.

"Two things." Her voice softened. "We need boots on the ground to question him."

"I agree. Needs to happen immediately."

"There's more," Su-Min said. "Word is Wilmington's found religion. Christianity. Lawyers are working on an appeal."

"No matter how long it takes. You'll pay in blood."

Laurel gazed into Su-Min's coffee-colored eyes. Admitting her deep, bloodcurdling fear of this man would make her look weak. "An appeal will take years, so I'm not the least bit concerned. Let's sort this out. I see a link between a fraud targeting the elderly and Wilmington's method of encoding messages."

"He's in the thick of Bible studies and donating money—"

Laurel waved away her concern. "He's always given to charities. Helps ease his miserable conscience."

"While advocating faith?"

"Su-Min, my findings cement the unlikelihood of him ever reaching parole. I'll get the truth out of him. After all, I put him there, and he's not getting out. He can spout Bible verses all day long, but crimes are to be paid for. No one has more of a stake in him staying put than I do."

"He's already gaining notoriety for his religious stand."

"Remember, Robin Hood loves the limelight. Our focus is the elderly fraud."

Su-Min shrugged. "Another agent can question him."

Laurel drew in courage. The only way she'd end the nightmares would be to face him. "I have to do this. And I'll nail him for the scam. Arrange the interview."

"Hope you're right. You know he hasn't forgotten the past. I'm surprised one of his men hasn't taken care of you." She tapped her foot. "Are you careful when riding Phantom?"

"Always." She refused to fall prey to her friend's caution. "Wilmington's too busy running his business to care about me. I'm not worth it."

"Or maybe one of the reasons he has a new platform is to walk out of prison free and kill you himself."



11:00 A.M. WEDNESDAY

Houston Police Officer Daniel Hilton wove through the traffic of FM 1960 near Willowbrook Mall to a home invasion in progress,

siren blaring and lights flashing, his version of parting the Red Sea. According to the call slip, a woman heard glass breaking at her back door and saw two men wearing ski masks and holding weapons. She hurried upstairs to grab her napping toddler and called 911. The operator kept the woman on the line. Other officers were on their way, but Daniel was the closest to the address.

Two minutes later, the dispatcher updated the call slip and repeated the victim's conversation while Daniel drove to the crime scene. The woman worked in the Galleria area but took the day off because her little girl was sick. If she hadn't been home, the alarm system would have alerted the police.

A red light stopped the car in front of him. Daniel slammed on the brakes while vehicles blocked him in on all sides. He alternated between the air horn and the siren. The driver ahead finally realized an HPD patrol car needed through and crept into the intersection far enough to let him pass. Where had this guy taken his driver's license test?

The home invasion address was in an upscale neighborhood, the intruders either high or stupid not to stake out a house before attempting entry. Did the woman have a weapon? And had she been trained to use it? She must be frantic . . . and with a child, too. He prayed they were safe and able to hide until help arrived.

Daniel braked next to the curb three houses back from the address as two hooded men hurriedly dumped armloads of goods into a late-model Ford parked in the driveway. They jumped inside, and the driver sped backward before the passenger door closed. Daniel sped his car to block them, but the driver jumped the curb and whipped around the front of the patrol car in the opposite direction.

"Don't think so," Daniel said and raced after them.

Fixed on the car's bumper, he tailed them toward State Highway 249 and radioed for backup. Another patrol car passed him from the opposite direction en route to the crime scene. Up ahead the burglars were slowed by a semitruck turning onto the feeder leading to the beltway. He anticipated them swinging their vehicle into a gas station, and he was right. The two men exited and ran, still in ski masks. Great.

No identity there. Daniel parked behind their car and chased the closest man, who disappeared around the corner of a storage facility. The second man pulled off his mask and headed into a residential area.

The pursuit through the storage facility reminded him of a TV script—down a narrow drive, then around a corner to hurdle a sleeping dog. The ski mask lay on the ground. He'd snatch it later. Probably some hair fibers on it. A fifteen-foot chain-link fence loomed in the distance, but unless the man held an Olympic track record, he wouldn't make it over before Daniel yanked him to the ground.

"Stop. HPD. You're under arrest."

The man continued toward the fence while reaching for his weapon, tucked into the back waist of his jeans. Daniel grabbed the perp's arm as he turned to fire, tossed him to the ground, and cuffed him.

"Hey, cop, don't you work in twos?" The man cursed. "If we'd known HPD sent just one, we'd have smoked you."

"No need for two officers when one works just fine."

"That woman invited us in. Wanted to give away some stuff," the man said.

"Tell that to the judge."

"I can explain. I have rights."

"Sure, buddy. Everyone has rights. Bet your story is real solid."

With the cuffed man in the back of the squad car, Daniel checked their vehicle. The rear seat and floorboard were filled with computer equipment, a large jewelry box, and a flat-screen TV. Big haul for such a short time. Recovering stolen goods was great news for the homeowner, making Daniel's job worth it. He radioed his location and where he saw the other intruder take off. The woman and child were fine, he was told, just shaken up.

"Meet you at the home," Daniel said. "Bring a K-9."