

## Chapter 1

### The Sign

When Josh Abrams left the hotel that evening he had one thing on his mind: *success*. After the hugs, handshakes, and goodbyes, he had crossed the parking lot to his car like he was floating on air, the enthusiasm bubbling up through him.

*Things were going to be okay.*

No—better than okay. They were going to be *great*.

As he hit the freeway, he cranked up the radio and pounded on the steering wheel like a drummer about to spontaneously combust, punctuating the music with the occasional, “Woo!” and throwing his fist through the sunroof. He was pumped up. *Seriously* pumped up.



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But, now, just hours later, as he sat dumbstruck in his car, he couldn't help but wonder: *How bad things gone bad so quickly?*



The trouble began with the long trip home. Josh had driven nearly eight hours to get to the seminar. He'd thought of flying, of course, but there was no way Kiera was going to go for that. And she was right, if he stopped to think about it—it really *was* too expensive. And so in the end, he drove. But that was okay, because this weekend had really changed things. Next year at this time, he'd definitely be flying. Maybe first class. No, *definitely* first class.

For the first hour of the trip home, that was exactly how things seemed. As he drove west into a mind-blowing sunset, his mind racing a million miles an hour, he felt optimism on a whole new level. He even found himself pulling over to jot notes in the journal he'd received at the seminar. He knew he'd be even later getting home as a result. *But hey*, he told himself, *genius works on its own timeline, right?* Besides, he was finally going to be free. Going to straighten out his finances. Get his life in order. It was all coming together.

And then the sun went down.





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The last of the sunset snuffed out with a final pink gasp, and then it was twilight. As if on cue, the radio, which had been pumping what seemed like “Josh Abrams’ Greatest Hits Ever,” turned to—well, Josh didn’t know what it turned to, but it was as if he was suddenly driving a hearse instead of his leased Lexus. It was like someone had thrown a switch. The sun went down, and Josh’s optimism sank with it. And not long after, the voice started. It was that same little voice in his head that always seemed to chime in at times like these.

*This isn’t the first time this has happened*, the voice said.



Yeah, but this time’s different, Josh thought.

*Whatever.*

He really *had* thought this was different. He’d been to other seminars—plenty of them, if he chose to admit it—but this guy was *really* good, the best of the best. He’d coached everyone from Silicon Valley startups to the sales elite across almost every industry. When Josh had first heard that his sales seminar was going to take place just a few hours away, it was like someone had thrown a drowning man a rope. But now, as the high of the weekend faded with the sun, Josh could feel the rope slipping through his fingers.

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He'd set some fantastic goals this weekend. Sure, he'd declined the post-seminar coaching program—they were always trying to sell you that stuff—but the goals! He thought they would really change things for him and Kiera, but as darkness settled in, the doubt arrived with it.

*Sure. Big goals, the voice said. But now what?*

It was true. He'd been caught up in the buzz of the weekend and hadn't really thought about *how* he was going to make things happen when he went back to work—selling real estate—on Monday.

*See?*

⊕ Josh banished the voice from his mind. He flipped the radio to a new station—not quite as good as the first, but it would do—and concentrated on what he'd learned over the weekend. He looked over at his success journal on the seat, and began to—

—a horn blared loudly, and Josh jerked the wheel to the right. He'd nearly drifted into the other lane.

*See, the voice said, you're dreaming. You need to face reality.*

Josh closed the journal, and focused on the road ahead. It was going to be a long drive home.



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As he drew closer to his house, though, his spirits began to rise again. “Just a little post-adrenaline crash,” he said aloud.

The nearer to home he got, the more new ideas started to appear in his mind, and he jotted them down in his journal. This time, it was a different voice in his head that spoke up.

*This could really work. Things are going to be fine.*

The new voice might not sound as confident as he should, but that was okay, Josh figured, because, truth be told, he had a serious hole to climb out of.

He shifted in his seat as he turned onto their street. It was a fantastic neighborhood, but buying into it had been the start of the hole-digging that he and Kiera had been doing since they got married.

The house was a little more than they could comfortably afford. And it came on the heels of their wedding, which, though, also fantastic, was a little extravagant. They were still paying for it. As well as the two new cars, the most recent of which was Josh’s fully loaded luxury SUV that he told Kiera (and himself) was necessary for driving clients around. After gassing it up for the 16-plus hours of highway time this weekend, it had occurred to him more than once that perhaps





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he and his clients could get around in something a little smaller.

And, if he was truly honest, there weren't that many clients.

Their expanding lifestyle and deepening debt were the hole that he and Kiera were stuck in, but the current real estate market was burying them alive. The market had really started to slow after they'd bought their home, and Josh's real estate business had slowed right along with it. Even when he could find homes to sell, he had trouble moving the listings.

Kiera's job was stable—knock on wood—but their lifestyle most decidedly relied on two incomes. Josh needed to contribute, but he'd been doing a lousy job of it lately. Nonetheless, as he drove down the last block toward their home, Josh was flush with optimism. He'd learned a lot this weekend. As he expected, it was just what he'd needed, and he was ready to hit the ground running first thing in the morning.

Instead, he found himself hitting the brakes.

Josh jerked against the seatbelt, and was dimly aware that his success journal had slid off the seat to the floor. He stared ahead, his brain working to process what he was seeing. His headlights illuminated the







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lawn of the house next to his. It was the home of Ben and Alexa Halton—great neighbors, and better yet, great friends. It was something he and Kiera were both grateful for. In a teeming sea of people going about their lives, they'd found a truly wonderful friendship right next door. Josh stared through the windshield at the Haltons' house, and there staring back at him, in the glow of his headlights, was a sign. *A real estate sign.* The Haltons were selling their home.



Josh finally put the car in gear and pulled ahead the short distance to his driveway. He shut the engine off, then looked again at the sign next door and shook his head in disbelief. He just sat there, looking through the windshield.

He wasn't shocked that they were selling their home. The truth was, they'd been talking about it for a while. They weren't moving far, Josh knew—just a few blocks over to get some more space. Their friendship would easily survive.

The problem was the sign. It wasn't Josh's. They hadn't picked *him* to sell their home. How could that be? In all their conversations about real estate—and he and Ben had had many—it had never occurred to him that they wouldn't list their home with him. And to make things worse, the person they'd chosen

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for the job, which Josh saw as rightfully his, was his nemesis.

Josh slipped quietly into his own home, and made his way to the bedroom. He sat down on the bed and pulled his socks off, flinging them one at a time against the far wall. He lay back on the bed and stared at the ceiling. Kiera stirred, then drowsily flopped an arm across his chest.

“Good seminar?” she mumbled.

“Yeah. Sure.”

“That’s nice.”

⊕ Josh stared up at the ceiling. Why would they have chosen someone else? He just couldn’t figure it out. ⊕

“Kiera?”

“Mmmmm?”

“Did Alexa . . . did she say . . .?”

“Hmmm?”

“Never mind. Get some sleep.”

“Mmm . . . okay. Did you put the mortgage money in?”

*Damn!* He’d forgotten! Their checking account was already at the limit of overdraft—stuck at the minus





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few thousand dollars that had somehow become the norm for them—and he was supposed to transfer money from his business account to cover the mortgage. He'd forgotten. Now they'd bounce the payment, pay a service charge, and put yet another ding in their already battered credit record.

And of course, *forgot* wasn't really how it had played out. The truth was that the money in his business account just wasn't *there*. He'd been counting on a deal firming up so he could get an advance on the commission before it closed. It hadn't. And although Kiera didn't know, he'd already spent the mortgage money on the sales seminar.



Worse still, Josh had been living off commission advances for the last eighteen months—paying interest and fees, and digging an even deeper hole.

*Told you*, said the voice.

“Shut up,” Josh whispered aloud.

“Mmmmm?” Kiera mumbled.

“Nothing, honey.”

*Nothing at all.*



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