

NATALIE WALTERS



BLIND TRUST

THE SNAP AGENCY

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BOOK THREE

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Lyla and Garcia's story
might not have happened
without the joy of nope.

Thank you!



“How much longer?”

Lyla Fox gritted her teeth at the voice echoing through the tiny earpiece. “Working on it.” She kept her voice low. “Not all of us are computer geniuses.” Like Kekoa Young, SNAP Agency’s cyber-guru, who was now chuckling in her ear.

Casting a quick glance over her shoulder from her desk at the front of the office, Lyla checked exam room 4, where Gretchen was getting vitals on an elderly patient named Claude. The door was still closed. As was the door across from it. She exhaled. The last thing Lyla needed was for Dr. Castillo to catch her stealing files.

“I prefer hunky Hawaiian cybergod, or just hunky.”

“I’ll leave that nickname to Elinor.” Lyla wrinkled her nose. “Girlfriend-only material.”

“Oh, she calls me—”

“Can we keep the coms clear of unnecessary chatter?”

Lyla rolled her eyes at Nicolás’s gruff tone. She pictured the skin between his brows pinched in agitation. It made her smile. She took far too much pleasure in getting under Nicolás Garcia’s skin. He was too serious, a real— “Killjoy.”

“Pardon?”

Oof, had she said that last part aloud? She *wasn’t* wrong. At least not entirely. Over the last couple of years, Lyla had begun to wonder if Nicolás knew there were other emotions besides serious. She believed it had something to do with his military career,

which he rarely talked about, but there were little moments when she'd seen that somber façade crack and . . .

The computer screen glitched and Lyla jerked forward, her sudden movement shifting the chair on wheels sideways so her knee hit the side of the desk. Ignoring the sharp pain, she watched the transfer stall at 47 percent.

"Something's wrong," Lyla moved the mouse, but it only caused the rotating circle of annoyance to pop up on the screen. "It's stopped. Something's not right." She tapped the Enter key a couple of times, clicked the mouse.

"Stop hitting keys," Kekoa said. "I'm going to interrupt the—"

"You'll never guess what Porridge did this time," a familiar female voice spoke up behind her.

Lyla's fingers flew over the keys, but the screen wouldn't change, so she quickly hit a button, returning it to the desktop display. She prayed Kekoa could still do whatever he was about to, and they would get the evidence they needed. Heart pounding in her ears, she spun in her chair to face Gretchen and smiled innocently. "Tell me."

Gretchen Newhouse was a nurse in her midfifties with two grown kids who hadn't given her any grandkids yet, so she focused all that grandmotherly love on Dr. Castillo's patients.

She dropped her clipboard on the desk and leaned against the wall. "I couldn't do it justice." Thumbing at the exam room she'd just exited, she said, "You have to hear Claude tell it."

"Don't worry, sis, file's downloading," Kekoa spoke softly in her ear. "Just need a few minutes."

"Good thing Claude likes to talk."

Gretchen gave Lyla a strange look. "He *does* . . . but it's because he's lonely, honey. You weren't here when his wife, Patty, was alive. He didn't come into the office near as much then. I think he just wants someone to talk to. Breaks my heart."

Lyla's too. Claude Miller was sweet and lonely and *loved* talking about his dachshund, Porridge. In the last month and a half

since she'd been working undercover as a receptionist for Aspen Hills Medical Center, Claude came in at least once a week with a variety of issues that never really amounted to more than just a vitals check. He was a retired Army veteran unaware that the FBI suspected Dr. Castillo of fraudulently billing the VA for hundreds of thousands of dollars. And the reason Lyla was there in the first place.

"I know it causes us more work, but I'm just glad he has someplace to go."

Lyla's chest tightened at Gretchen's words. She glanced at her computer screen. Right now, Kekoa was gathering evidence that would put Gretchen out of a job and leave Claude with no place to talk about Porridge. They were collateral damage that caused Lyla's stomach to churn.

"Something isn't right."

Lyla jumped at Nicolás's voice, causing Gretchen to frown. Rubbing her arms, she forced herself to shudder again. "Sorry, I got the chills."

Gretchen looked out the window. A breeze teased the russet and gold leaves still clinging to the branches. "*Farmers' Almanac* predicts an easy winter."

"Somebody's tipped off the doc," Garcia growled. "Feds are on their way."

"We need the rest of the file." Kekoa's frustration was palpable. "If we don't—"

"I know," Lyla said and then cleared her throat when Gretchen shot her another odd look. "I'm not anxious for the snow."

"I don't know about them farmers, but my hip says otherwise." Claude ambled out of the exam room, his liver-spotted hand clutching a cane as he walked toward them. "My hip can forecast a snowstorm better than that cheeky gal on channel nine."

"Come here, Claude." Gretchen met him halfway and began fixing his misbuttoned sweater. "I'll make you a cup of coffee while you wait for your ride."

Claude tipped his head. "I'd appreciate that, Ms. Gretchen." His cloudy gaze found Lyla. "Did I tell you about Porridge and the squirrel?"

"No, sir." She smiled, but her eyes flashed to Dr. Castillo's office. Was he in there deleting the evidence? She had to stop him. "Not yet." She picked up a stack of patient files. "But I need to get Dr. Castillo to sign some paperwork first, and then I'll be back so you can tell me all about it."

"Bridgette, honey, you're a sweet girl." Claude put a gentle hand on her arm when she passed. "Putting up with an old man's stories."

Acid slipped up Lyla's throat. Bridgette Anderson was the false identity Lyla was using. Normally she had no problem assuming an alias—she enjoyed pretending to be someone else—but she'd grown close to Gretchen, Claude, and a few of the other veterans. After today, Bridgette Anderson would disappear.

"Bridgette, you okay?" Concern laced Gretchen's eyes as she reached for Lyla's arm.

"Yes. Sorry. Tired, I guess." That wasn't a lie. Everything else was.

"Ly, you need to get into his office and stop him," Kekoa said into her ear.

"I should get the doctor to sign these so we can get home." Not waiting for a response, Lyla turned down the hall and headed for Dr. Castillo's office. Agitation gnawed at her gut. Somewhere along the way she'd allowed herself to become emotionally invested in Gretchen's and Claude's lives. The lives of all the veterans she checked in every day. Each of them had served their country and now might not get the benefits they deserve because of a greedy doctor.

That is going to stop today.

She tapped lightly on Dr. Castillo's office door and heard a grunt. Odd. She slowly turned the doorknob and entered. Restraint wasn't something Dr. Castillo favored. Photos of his extravagant

travels across the globe on private planes and chartered yachts covered his walls. Pricey souvenirs worth more than most of his employees' salaries combined decorated his office.

"If you can get close enough to his computer, I can use the transmitter in your pen to trigger the spyware you downloaded to access his files." Kekoa spoke quietly as though he were afraid someone besides Lyla might hear.

Lyla felt for the pen in her pocket. "Dr. Castillo?"

Victor Castillo spun in the leather desk chair behind his mahogany desk to face her. In his late thirties, he wasn't bad looking. His dark-brown hair had a light feathering of gray near the temples, and his skin was nearly flawless thanks to Botox. The top button of his shirt was undone, his tie lopsided and loose around his neck. Lyla met his normally clear brown eyes and noticed they were glassy.

She stepped closer to the desk. "Is everything okay?"

"That's good, Lyla," Kekoa said. "Don't move."

"Okay?" A maniacal laugh slithered from the doctor's lips. "No. Everything's-s-s not okay."

His slurred speech caused her to frown. Had he been drinking? Lyla slid a quick peek to the credenza, where a crystal decanter holding aged whiskey sat empty.

"They're going to arresht me."

"*Somebody's tipped off the doc.*" Nicolás's words rang in her head. Who? Maybe others were involved in the scheme.

Three months ago, the Department of Veterans Affairs contacted SNAP to investigate the high number of insurance claims being submitted to Medicare and CHAMPVA on behalf of several veterans who complained they couldn't get appointments or they'd had their appointments canceled for no reason.

With Kekoa's help accessing the computer system, Lyla figured out in only a month that Dr. Castillo saw a light patient load but billed the government for multiple visits and made bank at the expense of the government and veterans. Since then, Lyla had been

examining all the patient files to gather as much evidence as possible for the FBI to prosecute him to the fullest.

She slipped her hand into her pocket and palmed her cell phone, twisting sideways just enough so that the doctor wouldn't see her pull it out. She placed the phone on the patient files in her hand and, barely moving her fingers, opened the recording app and turned it on. If Castillo named others or was about to give a drunken confession, she wasn't going to miss it.

"I don't understand." Lyla hated playing dumb, but if there was one thing she'd learned in her job for the Strategic Neutralization and Protection Agency, it was that men, especially of the criminal sort, liked to brag about their crimes to women they believed were too dumb to do anything with the information. *Oh, I love to prove them wrong.* "Who's going to arrest you for what?" she asked.

"I almost changed my degree plan. Art." Castillo snorted. "But my parents insisted I be a doctor. They paid the bill"—he shrugged—"so I thought, *Why not?* Lots more money in medicine."

Yeah, stolen money.

"Lyla, I think you need to get out of there," Nicolás warned.

"Just a few more minutes," Keko said. "Lyla, can you move a bit closer? Might make it go faster."

Flipping her phone facedown, she took another step, bringing her behind his computer and close enough that she could smell the alcohol.

"They don't tell you about the sacrifices. The long nights studying. The alcohol." Castillo let out a pathetic laugh. "The last girlfriend I had was my senior year of high school."

Was she supposed to feel sorry for him? Lyla's eyes slid to the pictures on the walls of the young doctor being flanked by beautiful women in scant clothing designed to emphasize their enhanced features. *Yeah, life is really hard when you're living high at the expense of those who sacrificed for their country.*

Dr. Castillo rose behind the desk. "I couldn't figure it out."

"I don't like this. You need to get to the door, Lyla."

Lyla held her ground, ignoring Nicolás. “How long?”

“Longer than it sh-should’ve,” Dr. Castillo answered, but Lyla’s question wasn’t for him.

“Another minute. Two tops.”

“Kekoa.” Lyla flinched at Nicolás’s sharp tone.

“I’m good, but I can’t make it go faster, brah.”

“Get out of there, Lyla. The Feds are on their way. We have enough evidence to put him away for a long time.”

She could feel the agitation in Nicolás’s tone, and it sparked her defiance. Once again, he didn’t trust her to do her job. *Why?* They never would’ve gotten this close to Dr. Castillo’s records had *she* not been convincing enough to win his trust. *She* was the one who’d called in multiple favors from family friends—doctors—who gave her alias, Bridgette Anderson, stellar recommendations so he’d hire her. And *she’d* spent long nights comparing records until *her* eyes felt like sandpaper from the harsh glow of the computer screen. “I’m staying.”

“What?” Dr. Castillo leaned his hands on his desk.

“I said I’m staying until you tell me what’s going on.”

Nicolás grumbled something over the coms that Lyla couldn’t make out before his voice became clear. “Can she move and put the chair between her and Castillo?”

“Yeah,” Kekoa answered.

That she could do. She took small steps—imperceptible, she hoped—edging closer to a large window overlooking the building’s main parking lot. She didn’t know where Nicolás was watching from, but something was reassuring in the knowledge that he was out there. She trusted he would do his job if necessary. That’s how teams worked.

If only Nicolás would trust her to do hers.

The sound of the metal sliding against steel caused her blood to run cold. All her training at the gun range made the sound very familiar. She swallowed against the fear welling up inside her and forced herself to face the threat.

Dr. Castillo's glazed expression was locked on the gun in his hand.

Her pulse ratcheted up. *One minute*. She prayed Kekoa was right. "What are you doing with a gun, Dr. Castillo?"

"Lyla, get out of there," Nicolás demanded, and from the echo in her ear, she could tell he was moving. Not daring to look out the window again, she kept her gaze trained on the doctor and noticed his face held an eerie expression of calm. Calm was never good. Calm was resolute.

"All this time . . . I'd been fine. No problems. No one asking questions."

"Now, Lyla!" Garcia's voice cut into her ear.

Lyla backed toward the door, but instead of following Nicolás's orders and exiting, which any smart person would do, she turned the lock, trapping herself in the office with Dr. Castillo. Gretchen and Claude were no doubt still talking about Porridge over a cup of coffee. The last thing Lyla needed was Gretchen walking in and catching a bullet or becoming a hostage.

She needed to tread carefully. "I don't know what you're talking about."

"Then you got here . . ." Dr. Castillo blinked several times, and a look of realization darkened his features as his bloodshot eyes narrowed on her. "You."

"Got it!"

Kekoa shouted in her ear just as Castillo charged her from behind the desk, faster than she was expecting, the gun aimed at her face. With one smooth movement, her fist found the soft part of his throat, and before his eyes could register the shock of what was happening, the gun fell from his hand and into her free one. Relief flooded her.

Lyla turned the gun over in her hand. HK. Serial number filed off. *Nice*. A Buick trunk special, no doubt. She emptied the chamber before dropping the clip into her hand and met the doctor's wide-eyed gaze.

“Wh—” He choked, grabbing hold of his throat. “Are y-you a Fed?”

“No.”

The sound of sirens echoed loudly outside the building. Lights flashed through the window, then the sirens turned off and were replaced with the slamming of doors as the FBI hurried into the building. His wild eyes flashed to the scene unfolding outside and then back to her. “Just leave me the gun . . . and one bullet.”

Lyla’s stomach clenched. *Suicide*. The coward’s way out. No—the hopeless way out. She stared at the doctor. “That’s too easy a solution for a man like you. You deserve to rot in a jail cell for the rest of your life.”

Rage lit a fire in his eyes. “You’re going to pay for this. Just wait. I’ll make you pay.”

She heard the federal agents’ voices in the hallway. Her lips pulled into a smirk. “Give it your best shot.”

Castillo snarled, but before he could take a step, Lyla unlocked and opened the door to find three men in suits waiting. One of them gave an imperceptible nod—her cue that her role was done. Time to leave.

Hating goodbyes, Lyla handed the gun to another agent and slipped out the emergency exit and down the stairwell. She would talk to her dad or some of her connections and make sure Gretchen had a job and Claude had someplace he could go to talk about Porridge. She’d see to it that all the veterans Castillo had taken advantage of got the treatment they deserved.

Nicolás met her at the building’s exit, his sharp words sucking the relief right out of her. “What were you thinking?”

“What?”

“I told you to leave.” Nicolás’s hands were fisted at his sides, his chest rising and falling with shallow breaths. “Why didn’t you listen?”

“I couldn’t leave. He had a gun and could’ve hurt Gretchen or Claude.”

“You could’ve been shot. Killed. You didn’t think your decision through.”

Anger twisted her insides into a knot. Why did it always feel like she was disappointing him? Why did it matter? She’d gotten the job done, and yeah, there had been a risk, but it’d been worth it to make sure Castillo didn’t hurt anyone else. Grinding her molars, she asked, “Did you get the file, Kekoa?”

“Uh”—Kekoa cleared his throat, a sure sign he’d been caught eavesdropping over the coms—“yeah. You did good, sis.”

The muscles in Nicolás’s jaw clenched.

Lyla didn’t blink. “Am I clean, Kekoa?”

“Spick-and-span.”

“And the cameras?”

“Wiped. Bridgette Anderson never existed.”

“Then the assignment is done?”

“Yes,” Kekoa said, hesitation hanging in the one-syllable word.

“So I guess I *do* know how to do my job.”

A flicker of something in Nicolás’s eyes . . . Was it concern? No, it was skepticism, and it flooded her cheeks with heat that made her want to cry. She would not cry. Shoving past Nicolás, Lyla let the crisp autumn air cool her down.

Behind her, she heard Castillo’s angry voice demanding his lawyer, denying the charges. She turned as the FBI was escorting the doctor away from the building in handcuffs. His furious glare locked on her.

“You’re going to pay for this. Just wait. I’ll get out and make you pay.”

A shudder ran down her spine. It wasn’t the first time she’d been threatened, but something in his expression unnerved her. Or maybe it was Nicolás’s lack of faith in her.

“That won’t happen,” a voice behind her said.

Lyla twisted to find Nicolás standing there, chin dipped, eyes full of apology. She couldn’t hold on to her own anger. “It’s fine. He doesn’t scare me.”

Nicolás swallowed. “A little fear is healthy, Lyla. Keeps us from making poor decisions.”

She narrowed her eyes at him. Her anger wanted to return, but she suddenly felt exhaustion overtaking the adrenaline. “I don’t need you telling me what to do. We got the job done, and that’s all that matters.”

“That’s not all that matters.” Nicolás’s hazel eyes held her. “We got lucky this time, but next time it could end differently.”

Lyla watched him walk away, hating that he had the ability to turn the successful ending to their assignment upside down, leaving her feeling inadequate. Just like the Nowak case a few months ago. Nicolás couldn’t—wouldn’t—trust her to do her job. A soft huff of annoyance escaped her lips. Of all the opinions that mattered to her—his was the one she cared about the most.