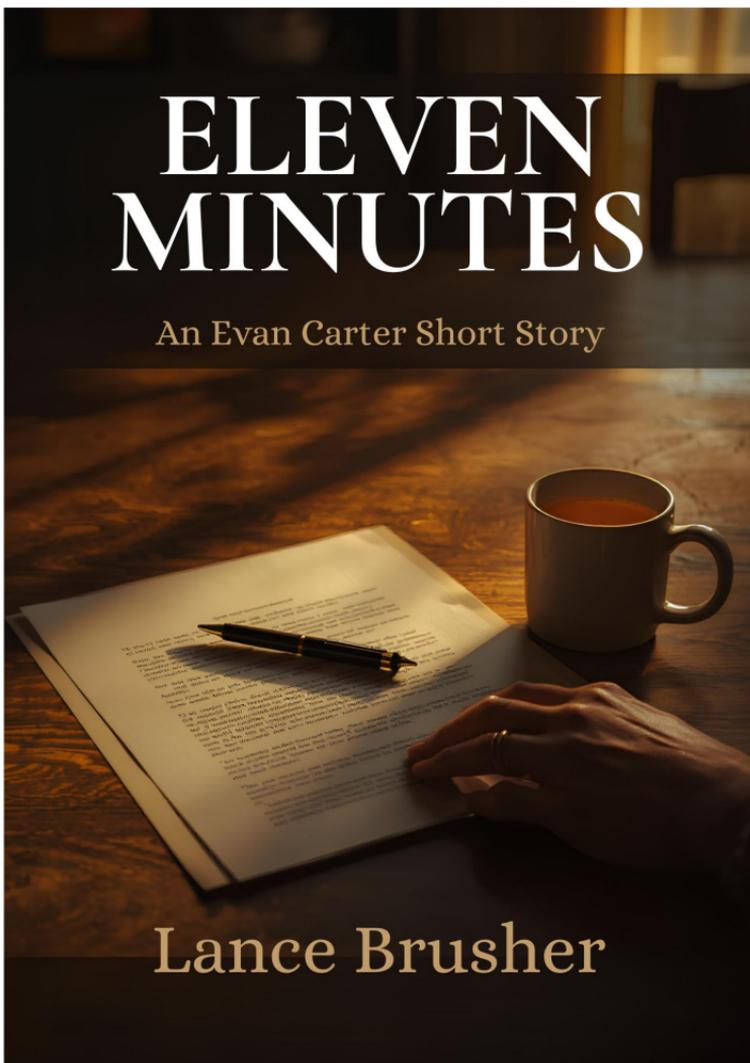


ELEVEN MINUTES

An Evan Carter Short Story



Lance Brusher

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Chapter 1

The face that appeared on Carol Hendricks's screen looked perfect.

That was the thing about it. It wasn't *almost* perfect, or just convincing enough, but perfect. The woman in the video window had the right bone structure, the same slight asymmetry in the left eyebrow as her ID, and a barely noticeable quirk of touching her collarbone when she was nervous. Carol had done forty-three remote online notarizations this month, and this one looked exactly like every other one. A homeowner, a little anxious, sitting in what appeared to be a home office. Books on the shelf behind her. A coffee mug. Natural light from a window Carol couldn't quite see.

"Can you confirm your name for the record?" Carol said.

"Diane Morris." The voice was slightly compressed, the way voices always were through a laptop microphone. Nothing unusual.

"And the property address being used as collateral for this transaction?"

The woman on screen recited an address in Encino. Carol had it in the documents in front of her. It matched.

Carol worked through the checklist the way she always did. She was a licensed notary in the state of California, a former escrow officer who'd gone independent three years ago when the remote work platforms made it possible to handle six times the volume from her

dining room table in Torrance. She used *NoteSign Pro*, a platform that handled the credential scanning, the audio-visual recording, the electronic journal. Everything fed automatically into the permanent record. Everything was supposed to be verified.

She scanned the California driver's license the system had already pre-cleared. The photo matched the woman on the screen in front of her. The date of birth matched the loan documents. The knowledge-based authentication (KBA) had been completed before Carol even joined — four questions about prior addresses and vehicle registrations, all answered correctly. That was the platform's job. Carol's job was to witness the signing.

"Please initial each page as I indicate," Carol said.

The woman on screen initialed. The cursor moved through seventeen pages of a home equity line of credit agreement — \$320,000 against a property with assessed value of \$847,000. The signatures were fluid, unhurried, confident.

Carol completed her notarial certificate. Affixed her digital seal. Logged off.

The whole session had taken eleven minutes.

Sixteen days later, a letter arrived at the real Diane Morris's house on Hayvenhurst Avenue.

It was from Pacific Gateway Bank, thanking her for establishing her new Home Equity Line of Credit and reminding her that her first draw of \$298,000 had been successfully processed. They looked forward to a long relationship.

Diane initially assumed it was junk mail, or something that was trying to induce her to take a loan, but there was no “pre-approval” language in this letter. It looked to be an actual statement. She made a call to the bank at the customer service number provided, then had to sit down as the bank representative explained how they had all the proper paperwork with her signature, a confirmation from the Notary Public who had witnessed her signing the loan paperwork on video, and how the bank had wired the funds to the account she specified. She sat down on her couch, still in her coat, because her legs could no longer hold her up.

She had not been on any video call. She had not signed any documents. She had not spoken to anyone at Pacific Gateway Bank. She had never, in the thirty-one years she had owned this house — through a marriage, a mortgage payoff, a husband’s death, a daughter’s college tuition, a son’s wedding — touched the equity in her home. She owned it outright after her husband Robert passed away eight years ago. It was the only thing she hadn’t needed to sell.

She sat and processed that call for some time. Then she decided sitting there thinking about it wouldn’t solve this problem, so she called her son.

Chapter 2

Tanya met Diane when she came through the office door.

It was a Thursday morning, a few minutes before ten, and Diane was wearing slacks and a blazer that she had picked an outfit carefully because this appointment mattered to her. Early sixties, Tanya guessed. Diane tried to appear more composed than she was. It was the nervous movements that gave it away. Tanya was good at reading people, and at putting them at ease, an invaluable trait for someone who worked as a receptionist at a law firm.

“Diane Morris,” the woman said. “I have an appointment with Mr. Carter.”

Tanya smiled in her usual warm, unhurried manner. She treated every client as though they were the most important one to ever enter the office. “Of course. Welcome. He’s just finishing a call. Can I get you some water? Coffee?”

“Water would be lovely. Thank you.”

Tanya brought the water and went back to her desk. Through the frosted glass of Evan’s door she could see his silhouette — he was still on the phone, pacing like he always did. She’d learned to read his paces. Shorter, quicker steps meant he was dealing with something difficult, usually opposing counsel. Longer, slower ones meant he was thinking. He was doing the long slow ones.

She printed Diane Morris's intake form to make sure all the information the firm needed was filled out. She'd enter it into the firm's case management software regardless of whether they took her on as a client or not. Tanya understood the importance of good record keeping, and Evan appreciated her keeping him out of any potential trouble with the state bar. Every initial consultation had the potential to turn into a conflict of interest issue months or years down the road, even if Evan never even remembered having it.

Fraudulent lien on property. Bank refusing to remove. Need legal advice.

Tanya had seen a lot of intake forms. That one sat differently. Fraud, especially against older people, was something Evan particularly despised and would go out of his ways to find a remedy for.

Evan's door opened. He smiled warmly as he greeted Diane. It wasn't an act. It was just who Evan was.

"Ms. Morris?"

The woman stood. "Mr. Carter. Thank you for seeing me."

"Come on in." He gestured toward the door, glanced at Tanya. She gave him the smallest nod. This one is important. He caught it. He always caught it.

Evan listened the way he'd learned to listen — without interrupting, without the reflexive reassurances that made clients feel like they were being heard but in fact were really wasting their time. He let Diane Morris tell it in order. The letter. The phone calls to the bank. The bank's fraud department, who had been polite and then progressively less polite. How they had explained, with the patience of people who

had learned to explain things to people who didn't want to hear them, that the notarization was valid, the documentation was in order, and the lien had legally attached to the property.

"They said it was my signature," Diane said. "They kept saying that. 'Your signature is on these documents, Ms. Morris.' As if I didn't know what I had and hadn't signed."

"Did you file a police report?"

"LAPD. The detective was kind. He said these cases are very hard to prosecute. The perpetrators are usually overseas." She paused. "He said he'd seen six like this in the last year."

Evan wrote that down. "Your title insurance — do you have a copy of your policy?"

"I brought everything." She set a folder on his desk. It was organized, tabbed. Someone who had worked in administration, he thought, or just someone who understood that arriving prepared was a form of respect. He opened it and saw she'd included the original deed, the payoff statement from when the mortgage was paid off in 2019, the title insurance policy from the original purchase, the Pacific Gateway letter, and a printed record of the notarization session pulled from the *NoteSign Pro* platform portal.

He picked up that last one. "How did you get this?"

"I called *NoteSign Pro* directly. I told them I was the subject of the notarization and I wanted the record. They sent it within an hour." A small pause. "I think they may have done that because they were already worried."

Evan looked at the record. Notary: Carol Hendricks, Commission #2287441. Platform: NoteSign Pro, session ID 4471-CC-0093. Identity verification: KBA completed prior to session. Credential scan: passed. A/V recording: archived.

He stopped.

The identity verification line caught his eye.

KBA completed prior to session.

He set the page down slowly. “Did you watch the video they sent?”

“Yes. The person on the video looked just like me. Only it wasn’t me.” “Did it start off by asking questions? Like background questions that only you would know? Things like addresses where you’ve lived, loans that you may have, or cars that you might have owned?” “Yes, and they were all answered correctly,” Diane said, shifting uncomfortably in her chair. “I don’t know how they knew all that.”

“Do you remember how many questions they asked?” “Three,” she confirmed. There was no doubt in her voice.

“That process is what’s known as knowledge-based authentication. It’s a series of questions that a notarization platform uses to verify identity before the session begins. There are different tiers. Some platforms run full KBA. Some run a lighter version.” He picked up the record again. “Did they say anything about their current verification process?”

Diane Morris looked at him for a moment. “The woman I spoke to was careful about what she said. But she did say that their process had been reviewed and was current. She said it more than once, like she was trying to convince herself as much as me. It stood out. That’s why I remember it.”

Evan nodded slowly. He wrote two words on his legal pad and underlined them.

Reviewed. Current.

Kristin suggested the Thai place they both loved, and Evan was only too happy to agree. It was close enough to the office that it was a regular lunch option for him, but the dinner menu was even better. She was already there when he arrived, a glass of white wine in front of her, reading something on her phone. She put it away when she saw him.

“You look like you found something,” she said.

“I may have found something.”

Evan ordered by simply nodding at the server, who always checked just in case he wanted to try something else. Evan rarely did.

Evan had gone to law school with Kristin. After graduation, she took a job with a large firm, grinding away racking up billable hours for a few years until she realized that she didn’t want that life anymore. So she quit to write books instead. The money wasn’t as good, but the freedom she enjoyed more than made up for the loss in income. There is a reason people quit practicing law to write books. It’s never the other way around.

But she was a valuable resource for Evan whenever he needed another perspective on a situation, and he hired her from time to time to assist with larger cases. It kept her sharp. It kept him sharp.

He walked her through the entire situation – the video signing, the KBA language, the bank’s response to Diane when she called. Kristin listened the way she always did, with her full attention. One of the things Evan liked about her was how she processed information quickly and only needed to stop him when she needed a detail clarified. It was always something important, so Evan didn’t mind the interruptions.

When he finished, she turned her wine glass slowly. “So your theory is the platform downgraded their identity verification process and that made the fraud possible.”

“My theory is that California’s remote online notary statute requires specific KBA standards, and if NoteSign Pro was running a lighter process when this session happened, the notarization was defective.”

“Defective how?”

“Defective enough that the lien never legally attached.”

She was quiet for a moment. “That’s an interesting theory.”

“Is it a good theory?”

“I don’t know yet. Are you sure about the requirements?”

“I’ll need to do more research, but I’m pretty sure.”

“Evan.” Her voice had a patient, slightly amused quality to it that it got sometimes. It was her way of asking a real question beneath the question she actually asked. “Is she going to be able to pay you if you’re wrong?”

He looked across the table at her. There was something clarifying about the way Kristin asked hard questions. It wasn’t unkind, it was just direct, because she knew he was capable of handling them. Most people softened the hard ones. She didn’t bother.

“I don’t think I’m wrong,” he said.

“That’s not what I asked.”

“I know.” He picked up his fork. “I’ll figure it out.”

She studied him for a moment. Then something shifted in her expression. It wasn’t skepticism exactly, more like a decision being made. “Okay,” she said. “Let me know what you find tonight and then call me. If you need help, let me know.”

“It might be late.”

“I said call me.” She picked up her own fork and used it to point at his plate. “Now eat your dinner, which looks a lot like the same thing you’ve ordered the last few times we’ve been here, and probably fifty more when I haven’t.”

He glanced down at his plate. Pad Prik King. Chicken. Medium.
She wasn't wrong.

Chapter 3

Laws get passed. Then agencies provide rules and regulations that outline what people need to do to comply with those laws. California Civil Code section 1189 was no different. It had to do with the standards for Remote Online Notarization. It was still a relatively recent statute, having only been enacted a few years ago. The problem with newer laws is that there usually wasn't much in the way of court decisions that interpreted them yet, which meant that attorneys would have more leeway with their arguments, but it was a complete toss-up as to how a judge would rule.

Evan was looking for one specific thing: what did California actually require of Remote Online Notary platforms with respect to identity verification, and was there a minimum Knowledge Based Authentication standard with teeth?

And he found what he was looking for.

The Secretary of State's amended guidance, published just eight months ago, specified that RON platforms operating in California must use KBA consisting of at least five dynamic questions drawn from public records, with a maximum of two attempts allowed, prior to any notarization session involving real property transactions above \$100,000. The effective date was six months ago, which meant there should have been five questions asked during the NoteSign Pro session, not three.

Five dynamic questions. Real property. Above \$100,000.

He pulled NoteSign Pro's terms of service from their website. The current version was adopted recently, well after Diane's signing took place, so he had to go search for the version that was in effect on the day she signed.

The current version cited five-question dynamic KBA for real property transactions.

The earlier version from when the fraudulent video session took place cited three-question static KBA for all transaction types.

He sat back in his chair.

They had updated their process *after* the loan documents were supposedly executed by Diane. Which meant they either knew or should have known about the Secretary of State's updated requirements because they were in effect long before Diane's fraud occurred. Evan could now argue that NoteSign Pro knew their old process was not compliant, and they only changed it after they got caught allowing a fraudulent transaction to go through.

He called Kristin, and she answered on the first ring.

"Tell me."

He told her.

She was quiet for long enough that he could hear her thinking. Then: "The lien never attached."

"The lien never attached."

"Because the notarization was procedurally defective under the statute."

"Correct. The platform didn't comply with the rules."

"And the bank recorded a lien based on a defective notarization."

"Which means they're holding an unsecured debt."

There was silence while Kristin processed this. When she spoke again, her voice had the particular quality it got when she was thinking

like a lawyer instead of a writer: shorter and more direct. “The bank is going to fight that. Their position will be that they relied in good faith on a valid-looking notarization.”

“Good faith reliance doesn’t matter legally. The lien either attached or it didn’t. If the notarization didn’t meet the requirements, it didn’t. The bank’s belief doesn’t change the legal reality.”

“They’ll say NoteSign Pro is liable, not them.”

“They can say that. I’ll name NoteSign Pro too.” He paused. “But the bank is the one foreclosing on a sixty-one-year-old widow’s house. I want them in the room.”

Kristin didn’t say anything for a moment. Then: “A quiet title action.”

“Yes. If my client agrees, I can have it filed Monday.”

“Evan.”

“What?”

“Get some sleep.”

Chapter 4

He filed a quiet title action on Monday against Pacific Gateway Bank, N.A., and NoteSign Pro, LLC, in Los Angeles Superior Court. The core argument was clean and succinct: the notarization that facilitated the fraudulent HELOC had been conducted on a platform that was not in compliance with California’s Remote Online Notary standards at the time of the session. Simple. Direct. Hard to argue, and most importantly, easy to prove.

But you can’t lien a property if the underlying documents are void. So the line of credit issued by the bank had never legally attached to Diane’s property, and the lien recorded by the bank against that property, what lawyers refer to as a “cloud on the title,” must be removed. She should be able to sell her property free and clear, and not have any obligation to the bank to repay the loan.

He arranged to have the bank and NoteSign Pro served, and sent a copy of it by email to both in the hopes they could open a dialogue right away. The three-page letter attached with the Complaint clearly laid out his client’s position. As these types of letters do, it included a recitation of all of the facts they’d need to confirm Evan’s legal argument, like the date of the session, the specific violations of law, and most importantly – and damningly – the fact that NoteSign Pro had changed its terms of service only after Diane started asking questions. It closed with a request for a litigation hold on all records related to

their California real property transactions during that period. NoteSign Pro would read that and know that they could be looking at a class action, even if Evan wasn't filing one right now.

That last part was the real shot.

Because if NoteSign Pro had been running deficient KBA on California real property transactions for eight months without complying with the Secretary of State's rules, then they would now have to be concerned about everything that they notarized since the rules changed, and that could be existential to a company if they didn't have an insurance policy large enough to cover all those mistakes. This was the kind of screw-up that could bankrupt them overnight.

He sent the letter at 9:30 AM. By 2 PM, NoteSign Pro's outside counsel had called Tanya twice. Evan was free when the second call came in, and Tanya put it through.

"Mr. Carter," said the voice on the other end. A woman, clearly confident. She spoke in the very particular tone of a large-firm litigator who was accustomed to being the most prepared person in any conversation. Every attorney knew it. "I'm Rebecca Saul, outside counsel for NoteSign Pro. I'd like to discuss your complaint."

"Of course," Evan said.

"My client disputes your characterization of their compliance posture."

"Your client updated their KBA process somewhere around six weeks after my client's fraudulent session, eight months after the Secretary of State's amended standards became effective. I have the archived terms of service." He paused. "But I'm listening."

A brief silence. "My client is prepared to discuss a cooperative resolution that addresses your client's situation without extended litigation."

“My client’s situation is that someone stole three hundred twenty thousand dollars using a platform your client negligently operated. The resolution I’m interested in is removing the lien from her property and making her whole. If your client wants to have a different conversation than that, I’m not sure how productive that would be.” They agreed to continue the conversation the next day.

Tanya was standing in his doorway as the call ended. “Was that good or bad?”

“That was them deciding whether to fight or write a check.”

“Which one are they going to pick?”

Evan picked up his pen. “They’re going to write a check.”

Chapter 5

Pacific Gateway was a different conversation.

Their outside counsel, a man named Gerald Fitch from a downtown firm Evan had encountered twice before, called the following morning. Fitch was old-school — methodical, not aggressive, the kind of litigator who won by attrition rather than inspiration. Evan had a certain professional respect for him. Newer lawyers didn't seem to have the same calm and patience that older lawyers like Fitch did. And sometimes patience was what was needed to resolve cases, not uncontrolled aggression.

“Your quiet title theory is creative,” Fitch said. It sounded like a complement. It wasn't. It was more like an invitation to be talked out of it.

“It's also correct,” Evan said.

“California courts have not addressed whether a RON platform's non-compliance with Secretary of State guidance voids the underlying notarization as a matter of law. Your client is asking a court to make new law on facts that are frankly disputed.”

“The statutory requirements aren't disputed. The platform's prior terms of service aren't disputed. The date of their update isn't disputed.” Evan leaned back. “What's your theory, Gerald? That a notarization conducted in violation of mandatory identity verification requirements is still valid?”

“My theory is that the bank acted in good faith on a facially valid document and that our lien should be treated as that of a bona fide encumbrancer.”

“Bona fide purchaser doctrine requires good faith and payment of value and lack of notice. If you have constructive notice that the platform enabling your notarization was non-compliant with state law — and you do, because the Secretary of State’s amendments are public record — your good faith argument has a problem.”

Fitch was quiet for a moment. This was the thing about good lawyers — they didn’t argue when they’d been hit with something real. They paused and recalculated.

“The bank’s exposure here,” Evan continued, “is that you’re holding an unsecured loan and you don’t know it yet. My client owes you nothing, legally. I can litigate that for eighteen months and let you figure out during discovery how many other RON-facilitated transactions your institution has recorded in the past year that might have the same deficiency. Or we can resolve Diane Morris’s situation now.”

“What does resolution look like to you?”

“Reconveyance of the deed of trust, executed within thirty days. Written confirmation that the lien is extinguished. Bank absorbs its loss and pursues NoteSign Pro on whatever indemnification theory it wants. My client walks away with her house.”

Another pause. Longer this time.

“I’ll need to take this to my client,” Fitch said.

“Of course.” Evan kept his voice neutral. “Assuming that your client doesn’t agree, I’ll file a motion for preliminary injunction against the foreclosure proceedings. Just a heads-up.”

He heard the sound of Fitch writing something down. “Understood.”

Fitch called the next day. The standstill was his idea, which told Evan everything he needed to know.

"My client needs time to conduct its own investigation," Fitch said. "We're not in a position to make any decisions about the lien until we understand exactly what happened."

"How long?"

"Ninety days."

"Fine," Evan said. "And during that period, no answer filed, no foreclosure proceedings advanced, no collection activity of any kind against Ms. Morris."

"Agreed. And you'll hold the preliminary injunction motion."

"I'll hold it. But it's loaded, Gerald. Ninety days."

He called Rebecca Saul the same afternoon.

She already knew about the standstill — which meant NoteSign and the bank were already talking, which meant NoteSign was already doing its own math. Good.

"I'd like to discuss resolution," Rebecca said.

"So would I," Evan said. "But not yet."

A pause. "My client has significant interest in resolving this matter quietly and completely."

"I know they do. And they will. But the resolution I'm interested in closes every door at once — your client, the bank, Ms. Morris. One transaction. Until the bank finishes its investigation, there's nothing to close."

"That could take the full ninety days."

"Then your client should think about what it wants that ninety days to look like. Open case on the public docket. Or we reach an agreement in principle now. A handshake deal, fully documented, that sits in a drawer and doesn't get executed until the bank signs the reconveyance. Your client commits to the terms today. Nothing gets paid, nothing gets filed, nothing gets dismissed until everything happens at once. One closing. Your client gets the silence they need. The bank gets made whole. Ms. Morris gets her house back and walks away."

Rebecca was quiet for a moment. "What does this agreement in principle look like?"

"Your client funds the bank's loss. Your client covers Ms. Morris's fees, costs, and a reasonable general damages figure. Everyone signs NDAs. The case goes away completely and quietly before anyone else notices it exists."

"And if we can't reach agreement in principle?"

"Then we litigate. Discovery gets interesting. Other people start paying attention." He paused. "Rebecca, your client fixed their KBA process six weeks after this session. They know what they had and when they had it. An agreement in principle costs them one bad quarter. Litigation costs them everything."

He met with Diane that evening at her house. She'd asked, and he hadn't hesitated.

She made coffee. He was starting to think it was just how she was, that it gave her something to do with her hands while the harder things got said.

"Tell me where we are," she said, sliding a mug across the table. "Not the lawyer version."

Evan wrapped both hands around it.

"The bank needs ninety days to do its own investigation. They already know what happened — someone stole their money the same way they stole yours, using the same fake video. But banks have layers of people who all have to sign off before anything gets decided. That's just how they work. So we wait while they go through their process."

"And the notary company that let this happen?"

"They want this to go away. Fast and quiet. Right now, this is just your case. A single lawsuit. Your name, your house. Nobody outside this room and a few lawyers knows it exists. The moment we end up in a courtroom, that changes. Reporters. Other lawyers looking for similar cases. Questions NoteSign really doesn't want asked out loud."

Diane looked at him steadily. "Were there other cases?"

"Probably. I don't have proof of that yet. But their own records show they weren't following the rules for months. That's not usually a one-victim situation."

She was quiet for a moment. "So they'll pay to make it disappear."

"That's my read. Here's the structure I proposed to their lawyer: NoteSign agrees to all the terms right now — what they'll pay the bank, what they'll pay you, everything. But nobody signs anything, nobody wires anything, until the bank agrees to release the lien on your house. Everything happens on the same day or none of it happens. NoteSign doesn't pay a dime until your house is free and clear."

"So my house is the key that unlocks the whole thing."

Evan nodded. "If they want the silence, they have to make sure you get your house first. They don't get to pay you off and leave the bank problem sitting there. It's all or nothing."

She turned her mug slowly, thinking it through. "And you trust that they'll actually do it?"

"Their lawyers will document every piece of it. Agreements, signatures, wire instructions all prepared in advance. When the bank says go, everything goes. I've seen it done before. It works."

Diane looked out the kitchen window. The Valley light was doing what it always did in October — going golden just before it went.

"Robert would have said that's not justice," she said. "He would have said they should have to answer for it publicly."

"He wouldn't be wrong."

"But."

"But you'd be in litigation for three years. NoteSign's lawyers are very good and very expensive and they would make those three years miserable. And at the end of it you'd probably get what you're going to get now, minus three years of your life." He paused. "Justice and resolution aren't always the same thing. My job is to get you resolution. What you do with the rest of it is your call."

She nodded. Not happily — but the way someone nods when they already knew the answer and just needed to hear it said out loud by someone they trusted.

Chapter 6

The standstill ran fifty-three days. Pacific Gateway's investigators pulled the loan file, reviewed the NoteSign session records, interviewed the draw processing team, and concluded what Evan had told Gerald Fitch on day one: the bank had been defrauded by a defective platform process, the lien was legally unenforceable, and their recovery lay against NoteSign Pro, not Diane Morris.

Fitch called on a Wednesday morning. "My client is ready to proceed."

The three-way resolution was executed just over a week later. Pacific Gateway filed the reconveyance with the Los Angeles County Recorder's Office. NoteSign Pro's insurer wired funds covering the bank's \$298,000 loss, Evan's fees and costs, and \$22,000 to Diane Morris for general damages. The NDAs were all signed and delivered before the payments were made. By the time Evan drove back to Ventura Boulevard, the case that had been filed less than two months ago no longer existed in any practical sense.

The lien was extinguished. The cloud on title was gone.

Evan sat at his desk for a while, just thinking. Tanya was moving this case to the closed file. The recorder's confirmation of the lien release was printed and in his hands. The check from NoteSign Pro's insurer, after his contingency, was on its way.

He thought about Carol Hendricks, the notary in Torrance who had watched a perfect face initial seventeen pages and never known. She hadn't done anything wrong. She'd followed the platform's process exactly. She'd trusted the system she'd been given.

He thought about the Secretary of State's amendment sitting on a website for eight months while NoteSign Pro's developers worked on other things.

He wondered if there were any other Diane Morrisises out there who hadn't gotten a letter yet.

He started drafting a complaint with the California Secretary of State's notary division that afternoon but didn't finish it yet. It's not that NoteSign Pro's conduct wasn't wrong – it clearly was. But their KBA process had been fixed already, and he had no indication that anyone other than his client had been affected. He'd think about it a little more before deciding whether to file it or not. There was no rush.

Then he put on his jacket and drove to Encino.

Diane Morris welcomed him in.

"It's done," Evan said. "The lien is off the property. The bank filed the reconveyance this morning. You'll get a copy in the mail, but I wanted you to hear it from me."

Diane was quiet, and he could feel the tension she'd been carrying around just let go. She was no longer bracing for impact.

"My house," she said.

"Your house."

"Thank you, Mr. Carter."

"You did the right things," he said. "You kept your documents. You called someone. A lot of people don't call anyone."

She smiled. It wasn't the grateful but slightly overwhelmed expression he'd seen in his office a few months ago, but something older and quieter. She'd been through something she never should have had to

go through. And she appreciated the difference the right lawyer can make. She handed him a fresh cup of coffee.

“He would have liked you,” she said. “Robert.”

Evan didn't say anything. He wrapped both hands around the coffee mug.

“He was a high school history teacher,” Diane said. “Thirty-two years. He always said the law was like history. It moved slower than it should, but it moved.” She paused. “He would have liked knowing that was still true.

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