

Two-Faced Triplex 1

Amanda, the receptionist at Kiley and Associates — the real estate company Regan co-owned with her husband, Tom — had a touch of urgency and a great deal of pride in her voice as she spoke over the office intercom.

“Visitor headed your way, Regan. She wouldn’t stop to give a name, but she seems to know where your office is so she must have been here before. That’s my deduction, anyway.”

Regan could hear the smile on Amanda’s face, present because of her Sherlock-like observation, part of her new-found alertness after Regan and Tom asked her to help with a sting operation the month before.

Regan rose from her chair and hurried to her office door, ready to greet her visitor. She got to the entrance just in time to be engulfed by a sobbing woman who was petite enough that, when she threw her arms around Regan, her head rested on Regan’s chest.

Remembering names, even the names of former clients like the distraught young woman was, had never been Regan’s strong suit, but in this instance she did remember, not only who she was, but also her name. The anguished woman was the daughter of one of Regan’s favorite clients, Martha Varner, and she had an unusual and, therefore, memorable name.

“Mom’s dead, the police say she killed herself, and I’m going to lose everything. Please, Regan, you’ve got to help me. Jackson and I are going to be out...” she trailed off in gulping sobs... “on the street.”

Regan put her arms around the distressed woman and spoke sympathetically, “Mireya, I’m so sorry about your mom, so sorry, so sorry,” while, like a dancer leading a partner in a slow foxtrot, she guided her charge until they reached the sofa in her office. “Sit down and tell me what’s happened.”

Regan pressed the anguished woman down onto the sofa, relinquishing her hold only long enough to move to her desk, buzz her receptionist — “Amanda, we need tea, please,” — and pick up the tissue box that resided there, before joining her grief-stricken visitor on the sofa.

“Take a deep breath and tell me what’s going on,” Regan said as she held out the tissue box.

After a few more snuffles, Mireya regained enough control to speak without crying. “I’m so sorry to bother you with this, but it’s about...it’s kind of a real estate issue, you know, and I thought of you. And you were so kind and helped us so much when Mom gave me the loan for my house...and I know you liked my mother...she liked you, too. She always said you were her trusted real estate agent...”

The flood of tears returned with a vengeance. “You’re a busy woman and it’s been six months since I bought my house. I was worried you wouldn’t remember us.”

“How could I forget Jackson? He’s such a cutie. Last time I saw him he was just taking his first steps.”

Mireya took a tissue and dabbed at her tears. “He runs now.” A resolute smile appeared on Mireya’s face as she mentioned her son. “Mom loved him so much; she’d never risk his home. And she’d never end her life without saying goodbye to us.”

“Your mother showed me pictures of him every time we ran into one another. What happened?”

“I got the call from the Capitola police on Wednesday. They said Mom’s next door neighbor, Judi Pardini, her buddy, found her body. They think Mom probably died late in the day on Tuesday. The police said there was an empty pill bottle next to her.” Tears filled Mireya’s eyes. She dabbed at them, but it was a losing battle and they cascaded down her cheeks.

“The first call I made when I heard was to her doctor. I asked straight out if she had prescribed anything my mother could have ODeD on. She wouldn’t tell me much because of confidentiality rules, but she said my mom was healthy for her age, with no signs of cancer or dementia — those were the things Mom always feared — and nothing more going on than arthritis and the normal creaks and groans of a sixty-eight-year-old woman.”

“It sounds like physically she was fine, but...”

Mireya covered Regan’s words with a burst of her own. “Everyone says what you’re about to. My mother was not depressed. I talked with her just last Monday, the day before she died. She was really excited. She said she had amazing news to tell me and a surprise, two surprises in fact, that she couldn’t wait to share. She said the surprises were too big to say over the phone. She told me to get a sitter for Jackson — which was so unlike her; she’d never miss a chance to see him — and meet her in Carmel at the Mission Ranch for lunch on Saturday. She laughed and said things were going so well, we’d probably see Clint Eastwood in the bar. Does that sound like something someone so depressed that she was planning to kill herself would say?”

Regan shook her head. “No, it certainly doesn’t.”

“And then yesterday, I got the call from a realtor in Carmel. She said Mom was involved in the purchase of property there, that she’d used her condo near the Village and the note for my house as payment for the purchase, and that she’d removed all the contingencies from the contract and signed all the escrow papers. The realtor said that meant there was no way to stop escrow from closing and that Mom’s condo would become the property of the seller.

“The note on my house read that monthly payments were to be made for thirty years until the note was paid off or the house was sold. If the house was sold or if Mom died, the note was due and payable within thirty days. In her trust Mom stipulated my note was to be forgiven if she died, but the realtor said Mom changed her trust recently, deleting the part about it being forgiven. I checked with Mom’s attorney and he said the realtor was right.

“So now, unless I pay off the note in full, which is something I can’t do, the seller is entitled to take my house, too. Regan, what am I going to do?”

“Even if the realtor said there was no way to stop the sale, that may not be the case. Let me go over your mother’s copy of the purchase contract and see if I can spot anything that might help you.”

“You know how well organized Mom was. I’ve looked in her desk and anywhere else that seems remotely like where she’d keep important papers, but I can’t find it.”

Amanda arrived with a tray holding two cups and a teapot. “I know you didn’t say to, Regan, but I decided to make green tea from Japan. I thought it might be soothing.”

Mireya stared up at Amanda. “You’re so perceptive.”

“Thank you, Amanda. Green tea is just what we need,” Regan added.

Once the tea was poured, Regan offered, “I’m not sure if I can help, Mireya, but I’ll certainly try. If you’ll give me the name of the realtor who called you, I can make a call and see what I can find out.”

“Thank you so much. I’m overwhelmed on so many levels and now I have a memorial service to plan. Judi’s helping me, though, so I don’t have to do it all on my own.”

“You don’t have any siblings to help?”

“No. I was a late in life surprise. Mom always said she didn’t think she could have children, so she and my dad considered me their miracle baby. That’s why they named me Mireya. It means miracle. The realtor’s name is Roya Matthews. I was so shaken that I didn’t write down her phone number or the name of the company she’s with. Sorry.”

“No problem. I’m sure I can find her.”

Regan and Mireya sipped their tea and reminisced about her mom during happier times, but as soon as she left, Regan turned to her computer and entered “roya matthews carmel realtor.” Her screen filled with links. Regan selected [RoyaMatthews.com](#) and was rewarded with a flashy, professional page.

A banner proclaimed Roya’s membership in the top producer’s club at Carmel Properties, the brokerage where she worked. A sliding column down the left side of the page listed her charitable committee memberships and showed her attending meetings, cutting ribbons, and grinning with local personalities, important community figures, and even superstars like Betty White and Robert Redford, who quietly owned property in Carmel. Testimonials, complete with photos of happy clients, scrolled across the bottom of the page. It was a lively, almost overwhelming array, but front and center was a glamorous still photo of Roya Matthews — her hair and the gossamer scarf wrapped around her neck apparently being blown back slightly to artistic advantage by an unseen wind machine — looking engagingly over her slightly angled shoulder and smiling warmly at the viewer. Regan thought the photo subliminally projected stability and reliability amid a sea of chaos. *Nicely done*, she chuckled to herself.

Regan noted the phone number displayed under Roya’s motto, “I make your dreams come true,” and punched it into her phone’s keypad. After three rings, she was greeted by a husky voice saying that Roya Matthews was so sorry to have missed her call, but promising, if she left her name and number, a real live Roya would get back to her within two hours.

“Hi Roya,” Regan started her message, “This is Regan McHenry from Kiley and Associates in Santa Cruz. Could you give me a call, please?” She concluded by leaving her cell number.

Regan’s cell phone rang almost immediately.

“Regan, this is Roya,” the voice Regan remembered from the outgoing message crooned warmly. “I just know we’re going to work wonderfully well together. We’ll probably be best friends by the time we finish the transaction. Which one of my listings in your buyer interested in?”

“I wish I had a buyer for one of your listings,” Regan put a smile in her voice, “but I don’t. I’m calling on behalf of my former clients, now friends, Martha Varner, and her daughter, Mireya.”

“Oh, I see.” The curtness of her response caused Regan to imagine the woman seen on Roya’s webpage straightening up in her seat, elevating her chin, and entwining her fingers in her scarf.

“Mireya’s quite upset about her mother, of course.”

“Of course.”

“She has a young child and she’s concerned about the impact of her mother’s death on their future because of the way her mother’s trust was structured.”

Roya sighed loudly. “I haven’t met her, but from our phone conversation I suspect she’s a bit of a drama queen. Don’t you agree, if she’s worried about her inheritance, she should take up her estate concerns with her mother’s attorney and not either of us?”

“I’m sure she will. But for right now, I was hoping you could tell me about the contract Martha had so I can explain it to Mireya.”

“Tell her to read, with your help if she must have it, her mother’s copy of the contract.”

“Mireya’s searched through her mother’s papers but she can’t seem to find Martha’s copy. It would be helpful if you could email one to my office.”

“I’d like to help you and Martha’s daughter, but I’m not sure about the ethics of that. I’m double-ending the sale. Since I’m representing the seller as well as Martha Varner, let me speak to the seller and see how he feels about what you’re asking. I’ll get back to you.”



Regan sat at the weekly office meeting her husband, as broker and co-owner of the company, was conducting for the agents in the office to present their new listings and give updates about selling prices and sales, absentmindedly drumming three fingers of her left hand on the cloth of her chair handle. *Tap, tap, ring finger, tap, middle finger, tap, index finger, repeat.*

Tom noticed her distraction. “Your friend Martha’s funeral is this afternoon, isn’t it?” he asked as the meeting broke up and agents headed to their cars for the new listing tour.

“It is. I was hoping to have some news for her daughter, ideally good news to make the day easier for her, but I’m not getting any cooperation from Martha’s Carmel agent. I’ve called her and texted her, but she’s ignoring me.”

“Being a pushy agent are you, without any authority to do so?” Tom teased. “Maybe she thinks you’re after a cut of her commission.”

“Please,” Regan scowled.

“Your uncooperative agent is with Carmel Properties, isn’t she? Do you want me to call her broker and see if he’ll nudge her a bit?”

“Have you met him at a regional broker conference or, better yet, played a round of golf with him?”

“No. I’ve never met him.”

“Then I don’t think you should. But,” Regan made the word longer by half than it was, “tomorrow is our day off. You could take me to lunch in Carmel tomorrow and we could just sort of turn up at Roy Mathew’s office,” she giggled.

“It sounds like we have a date.”

Regan arrived early at the Oakwood Chapel where Martha’s memorial service was being held. The chapel was still mostly empty, but the venue was on the small side and she expected that Martha had many friends who would want to remember her. Since she didn’t want to risk taking an important place, Regan picked an aisle seat in the last row.

From her vantage point, Regan noted there were a few scattered blondes and brunettes present, but gray-haired mourners were in the majority. Judging by the age of most of the attendees, Regan thought she must be one of Martha’s newer friends. She was surprised, though, that so many of the seats remained empty.

The service was nondenominational and a representative from the chapel, who clearly had never met Martha, read a brief synopsis of her life in a decorous monotone. He droned on about her parents — like her daughter, Martha had been an only child — where she grew up, her education, her marriage to Mireya’s father and her widowhood four years before, the joy Mireya’s birth brought and how wonderful grandson Jackson’s arrival had been for her, and listed all of the charities Martha supported. It was a dry recital, especially for someone as delightful, warm, and interesting as Martha had been. Regan was relieved when his words trailed off.

“Oh my God,” a silver-haired woman from the front row who was dressed, not in dark mourning colors, but in bright red and purple, jumped to her feet and seized the microphone from his hand. “Martha lived, relished life, and enjoyed it fully,” she exclaimed, “but you’d never know it from listening to him, would you?”

“I’m Judi Pardini, Martha’s best friend.” She surveyed the room with a raised eyebrow and a mischievous smile on her face. “Now, I know many of you think you should have that title. After all, to Martha there were no strangers, only people she wasn’t best friends with yet, but I’m the one she shared *all* her secrets with and I bet none of you can say that. If you want to challenge me, please do; let’s hear from you. Who’s first up to tell a Martha story?”

Heads turned and people squirmed, but no one rose. Regan hadn’t intended to, but she didn’t mind public speaking and thought perhaps she should say something to break the ice. She was about to accept Judi Pardini’s prompt when Martha’s friend began speaking once more.

“Oh, I know. This is a difficult situation,” Judi continued, this time without mirth. “Martha treasured the friendship of all of you who are here. Being Martha, she would have still prized the friendship of those who didn’t come, but her heart would have broken a bit that they couldn’t bring themselves here to pay their respect. Knowing what to say and what to do when a loved-one passes is always difficult, but suicide adds to that burden and we all know the police believe Martha committed suicide.

“Every one of you in this chapel knows what zest for life Martha had, so I want to reassure all of you who did come here today. I don’t believe Martha committed suicide. Not for a minute. Martha wouldn’t do that, especially not now. Martha didn’t commit suicide; she was murdered.”