

LIFE2D

COMMISSION STORY

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“I’m not going to have enough money at this rate...”

It was the middle of summer, and much to my dismay? My money situation was a little *tight*. It wasn’t like it was an *inexplicable* phenomenon that I was so broke, however. The Nintendo Switch 2 had come out right before the summer began, and it had been a fairly sizable investment that I had yet to properly make up for just yet. Especially since I had taken time off from work to go on vacation for a week, meaning that my paycheck had been cut into by my poor self-control as well. Little by little, the savings in my bank account had been drained away by bills and subscriptions too.

Which was a problem when it came to my overwhelming desire to make *very* frivolous, *very* unnecessary purchases. Not only were there things I wanted in the physical world that I didn’t *necessarily* need to buy, like snacks, games, and little trinkets. But I was on something of a gambling hole. Not like *actual* gambling, mind you. I wasn’t placing money on horse races or hitting the casino. The issue was that I was something of a *gacha* addict.

In the end, what defined an addiction? At what point did you have to admit that this was the case? Well, I had about *eight* of them installed on my phone alone, with some I played on console or PC depending on what was more convenient for me. I was playing so many of them that it was actually a little difficult to stay on top of them, actually. Just when it seemed like I might get caught up on the story of one, two more updated and the cycle began anew.

But part of the issue was the *spending*. You could get by in most gacha games as a free-to-play player, of course, but that wasn't enough for *me*. If I was fond of the game? I liked to buy the battlepasses. If there was a character I really wanted? I had a bad habit of opening my wallet to increase my odds of getting them. And if the game offered skins? Whether they were ten dollars, twenty, or even *thirty*, I would at least *consider* purchasing one if it was for one of my favorite characters.

“Maybe I can make it work somehow, though...” At the moment? The scenario that concerned me the most was the latter one. I was considering purchasing a skin in Azur Lane that was finally back on a rerun. It made sense. It *was* a swimsuit skin, and it only *really* made sense to try and peddle those to your player base during summertime (or events that involved similar themes, at least). Having missed the skin, *An Afternoon on the Lido Deck* for St. Louis in the past? I was worried about it not turning up again if I didn't buy it *this* time.

Especially with how they had censored the global version recently.

The problem was *obviously* that I didn't have the money. I was on my computer, clicking through my bank account pages to see if I had some wiggle room. I really *didn't*, so I retreated to the game's wiki to see how much time I had left. *Not much*. **“Crap...”** Was I *really* out of options? I didn't even have the space on my credit card. **“Credit...? Wait.”** Still on the wiki, I scrolled up at an ad that seemed to *magically* offer me a solution.

“T&F Gacha Loans? ‘We’ll fund your rolls, your skins, and your boosts’...” It was a small ad with a picture of an anime girl and that specific text written upon it. It... sounded *shady*. Who would even come up with a company idea like that? Surely giving out ‘gacha loans’ wasn't a particularly effective business idea? But it they were offering... What? I was *desperate*!

With literally no other options at my disposal (aside from maybe asking to bum 30 bucks off a friend, which didn't even cross my mind), I ended up clicking the ad to visit their website. It didn't take me long to find the application form, fill it out, and submit it. The issue was that I hadn't bothered to look over the terms. It mentioned there being a repayment term, but even if it was just a week, I'd still be able to pay it off in time since I *did* get paid soon – just not before the skin went away.

A ding from my phone signaled that I had received the funds, and I quickly spent them on the St. Louis skin that I had been eyeing. **“Whew...”** I was likely acting *way* too relieved for what amounted to simply purchasing a cosmetic png in a gacha game, but it had been important to *me*! My phone soon dinged again however, prompting me

to check. It was another email from T&F. **“Your repayment period begins now!”**

I read the title aloud. **“That doesn’t mean I need to *pay* it right now, right? Because that wouldn’t make sense. I wouldn’t need the loan if I could pay it immediately.”** I tapped the email to try and bring it up for more clarification, but instead of the app behaving in the way I expected it to? **“Ouch!”** It gave my finger a static shock, alarming me so much that I shot up and dropped the phone on my desk.

But that had been no *ordinary* static shock, and that was made *immediately* clear to me as I realized that my room had become very *breezy* all of a sudden. **“Huh?”** I could feel my air conditioning with a little more intimacy than I was used to for just lounging around my room, and the weight of my shirt and shorts was just *gone*. All it took was a quick glance down at my body to realize *why* that was.

I could see too much of my body. I was effectively naked... kind of. There was a short, white skirt wrapped around my waist, and I could feel whatever was worn underneath it gripping my dick tightly sitting loosely on my ass. If that wasn’t enough to make me think I was somehow wearing an outfit designed for a *woman*? Well, the matching *bikini top* that hung flat against my stomach more or less confirmed that, clearly dangling because there was nothing to support it.

“What the *hell*?” I didn’t live alone, so I was careful to avoid being too loud. The last thing I needed was someone walking in and seeing me wear a *bikini*. I hadn’t even noticed the sunglasses now sitting above my forehead, nor how a tiny scrunchy to the left held my three inches of hair there into what could best be described as a ‘mockery of a side ponytail’. **“Did a static shock just put me in a *girl’s* swimsuit!?”** My voice cracked, and while I did shrug it off at the time? It didn’t sound like a normal voice crack. It was more like a *different*, feminine voice altogether had seeped in for a second.

I did what was natural in that situation: I tried to take it off. But not only could I not seem to slide the loose straps of the bikini top off of my shoulders? **“Ow!?”** I ended up stabbing myself while trying? Which... I wasn’t holding anything, and I was the kind of guy to keep my fingernails short. **“My *nails*...?”** But that *wasn’t* the case when I brought my hands before me to examine them. Not only did my nails now extend a couple of inches past my fingertips, but they were neatly manicured... and the fingers themselves seemed to be thinner than I recalled.

“Th-These *aren’t* my *hands*!” It was quickly getting difficult to ignore how my voice was ‘cracking’ so frequently when faced with the sight of a pair of hands that clearly belonged to a young woman. A similar phenomenon had possessed my feet as well, with the arch of my heels softening behind shorter, manicured toes. If only it had occurred to me in that moment to take a look in the *mirror*. I probably would have noticed something even stranger. Something that correlated to my voice cracks.

That was because my face didn’t necessarily appear ‘masculine’ anymore. To start? The curvature of it all was slimmer. My cheeks had narrowed, and my jaw, while rounder, wasn’t as strongly defined as it had been before. This highlighted the weight of a pair of lips that had swollen to nearly double their usual girth. Full and pouty, I did subconsciously struggle with them at first – but it didn’t click to my *why* they had felt heavier than normal.

Farther up? My nostrils had narrowed, although the bridge of my nose was a little longer now. I would have had to go cross-eyed to see as much, yet those eyes hadn’t been spared either. There was a theme of an almost *ethereal* beauty that had settled into my facial features overall, even shrinking my ears, but nowhere was that more obvious than my eyes. You can say with certainty that red *wasn’t* a normal eye color, but that was the vibrant shade my irises adapted between narrowed eyelids and longer, thicker eyelashes. My eyebrows even thinned, but the pastel blue color they took was another case of a color that shouldn’t have been natural but *was*.

“Just what in the world... is...? Erm? My voice? Why in the world does it sound like this...?” I raised an (unknowingly) blue eyebrow. It wasn’t just a matter of *how* I sounded; it was *what* I was saying too. The words I was choosing were a little more ‘proper’ when compared to how casually I spoke normally. And yet? It was hardly as alarming as how the pastel blue from my brows had seeped into the hair atop my head.

That tiny side ‘ponytail’ was finally beginning to look more like the real thing as the hair that had been weaved through the scrunchy not only lengthened, but an additional length was pushed through as well so that *all* of the hair in the back was pulled in that direction. My bangs had lengthened too, and an ahoge had even sprouted from my head’s dead center. **“No... This is *very* strange. Can I stop it? I have a bad feeling...”** Namely because my voice sounded *very* familiar now. I could place it, but I was almost scared to do so.

Any hesitation on my part didn’t deter what was happening *from* happening, however. I was a relatively tall guy that wasn’t especially

muscular, nor was I really overweight. Even so, my proportions were gradually altered while I was distracted by *other* things. My eye level was gradually inching closer to my desk, and before long I was only 5'5". I was a decent amount shorter, but my body shape had undergone significant changes in the process, like my waistline dipping in several inches, and my hips flaring out an amount that surpassed even what had been lost.

"H-Hey!?" Those widening hips buckled my knees, and I was forced to use my manicured fingers to grab the edge of my desk. I didn't like the sound of my longer nails clacking against the wood. And looking down now? I didn't like how *foreign* my body seemed to me. It looked like I'd been turned into a woman, but all of the important parts had been forgotten. Mind you, I was soon forced to witness my *thighs* fattening before my very eyes.

And they certainly didn't only fatten a *little* bit. ***"Uh..."*** I bit my lower lip, uncertain of what I could even *say* as pale skin grew thicker and thicker around my upper legs. A sizable gap had been left by my hips widening, but that space was *filled* by the burgeoning flesh that not only touched between my legs but also bore down on the dick that was disguised by the skirt. Or, at least, it *should have*? ***"Mmn!?"***

I bit down on my lower lip even *harder* courtesy of a wave of arousal that shook my very core. I didn't like how similar to a *woman's aroused moan* it had sounded, but I had to accept that this was *literally* the case. My cock and balls hadn't just become flaccid, they'd been forced to merge with a new *slit* that had opened vertically between my legs, complete with a short bush of blue pubes right above it. I was— ***"I'm a woman?"***

Yes, I was biologically *female*. My face, hair, build, voice, and thighs had all already made it clear that this was my final destination. But it was also the final nail in the coffin. ***"Am I turning into her?"*** I wasn't just turning into *any* woman. I'd noticed my blue bangs, I could place my voice, and my thick thighs were only comparable to *hers*. That same phenomenon had even bled into the cheeks of my ass. The bikini bottom had been loose in the back before, but I winced at the sensation of it 'grabbing' my cheeks, wedging between their well as it gripped my pussy more tightly at the base too.

My ass was *bombastic*. Heart shaped? No, it surpassed even *that*. But I'd already expected as much to happen at this point. The strong scent of a perfume *I* hadn't applied filled the air around me, radiating from my own body while I stared down at my *chest*. *Those* were the only things missing, and I had a front row seat to their 'development'. My nipples

already appeared puffier than they should have, and their areola grew several coin sizes larger before my eyes.

“**Ah...**” All I could *really* do was quietly accept my fate. *Jiggle, jiggle.* The skin beneath my nipples stretched, given no choice as fat pooled beneath them to create a pair of small mounds upon my chest that were undeniably *breasts*. By they were just the *beginning*. Once the foundation had been laid? They *surged* forward in mass, bouncing upon my chest from the sheer speed that they were ballooning. It didn’t take long for them to finally catch on to the bikini cups, which fixed themselves across my nipples and held the *G-cups* I had developed in place.

It took *all* of my willpower not to curiously grope them.

“**How is this even...? I really don’t understand what just happened!**” I was *St. Louis*’s spitting image, like I had become a living version of the fictional woman herself. Dressed in the swimsuit that she “wore in the skin, even the slightest of breaths jiggled my bosom; a sensation that I wasn’t at all used to. I had the character’s personality and mannerisms, but deep down I was *still* myself.



Which was why I panicked as I did when I noticed... my phone screen had suddenly turned on and was glowing brighter. *Way* too bright for the maximum brightness that it should have been capable of. “**Erm, what’s happening now—!?**” But those words were the last ones that were heard from me in my bedroom, because when the light became so bright that it filled the room, but then suddenly faded?

I was no longer there.

“**H-Hey!?**” I was pushed down on my knees against what could best be considered a *pool floatie*, something that was reaffirmed by the water that moved around me. “**Wh-Where...?**” Everything I perceived was

two dimensional now, from my body, to what I was laying on, to the edge of a boat's deck that existed directly in front of me. It was like I had been absorbed into an anime. Or an illustration. But the image was *unfinished*. It just faded away into white a few feet out. I turned my neck to look behind me, and found myself not only incapable of turning back, but I was looking through a window. I could see someone's bedroom?

No, that wasn't a window. It was someone's *phone screen*. The setting that I had been compressed into, with my fat ass sticking out behind me, was the art for the St. Louis skin I was wearing. Specifically, the live2D version, which was likely why I was afforded some limited movement within my new prison. Still, that movement involved my tits and ass jiggling *excessively*. I tried to cry out for help, and yet? "**Geez, you're impatient, Commander... You can't bear to wait anymore, can you?♥**" What came out of my mouth was one of St. Louis's lines.

It was only as I pondered the horrific implications of what this meant that I realized my lifted ass felt *cool*. The skirt I'd been wearing around my bikini bottom was soaking wet, now translucent enough to see the bikini beneath it. It wouldn't dry and was clearly an intended aesthetic to show off my ass to anything that happened to gaze upon me through that screen.

I was stuck like that, jiggling my wet ass and reciting preset lines, but for how long? Well, if I'd read the conditions for the loan I'd taken out, then I might have realized... The debts were repaid by fulfilling the roll of the character for *another* player. Was it a short term stint? Not exactly. I'd be stuck that way until they either deleted their account, or the game ended service.

So, which would come first?