

The rooftop pool shimmered under the afternoon sun. Clear blue water reflected the sky while a warm breeze moved gently across the open space.

Jack stood near the edge of the pool wearing dark swim trunks. In one hand, he held two fluffy white towels; in the other, a bottle of sunscreen.

Haley stepped out from behind the small cabana, already wrapped in a large towel that reached mid-thigh. She stopped a few steps away and tilted her head while studying him.

"I thought this was going to be skinny dipping?" she said, her voice light but teasing.

Her gaze dropped pointedly to his swim trunks.

Jack looked down at himself, then back at her with an amused expression. "And you are wrapped in a towel."

Haley smirked, her fingers loosening their grip on the fabric.

"Which I'm going to take off..."

She held his gaze for another second, enjoying the suspense, then let the towel slip from her shoulders.

It fell softly onto the warm tiles.

"...right now."

She stood completely naked before him. The sunlight caught the faint curve of her collarbone, the gentle swell of her breasts, the dip of her waist and her pussy. For a moment, Jack forgot to breathe. His pulse thudded loudly in his ears while his gaze traveled the length of her body and back up again.

'Holy heavens!' He thought.

Haley shifted her weight to one hip. A flush crept across her cheeks and chest.

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//Haley's Confession//

Haley sat on a long chair wrapped tightly in a towel.

"Okay," she began, nodding to herself with forced confidence. "So today I did something very crazy and brave."

The nod immediately turned into a small wince.

"I decided to do the whole... romantic skinny-dipping moment."

She waved her hands vaguely, searching for the right way to describe it.

"You know how in movies the girl just casually drops the towel and the guy is like 'wow,' and everything is magical and confident and nobody has weird thoughts?"

Haley leaned forward slightly.

"Yeah. That is not what happens in real life."

She started counting on her fingers.

"Step one: you drop the towel. Step two: you instantly remember every single insecurity you've ever had."

Her voice dropped to a dramatic whisper.

"Did I shave? Did I not shave? Is this the right lighting? Do people normally stand like this or do I look like a confused flamingo?"

She covered her face with one hand for a second, groaning softly before letting it fall again.

"And meanwhile, Jack is just standing there... staring like someone unplugged his brain."

A small nervous laugh slipped out.

"Which sounds great in theory," she admitted. "But when someone you really love is looking at you like that, your brain goes from 'romantic goddess' to 'oh my god he's analyzing me like a science project.'"

Haley leaned back a bit.

"Still..." she said more quietly, a soft smile forming, "being naked in front of someone you love is terrifying."

She paused for a moment.

"But also kind of exciting."

Another small beat passed before she shrugged.

"And now I understand why people in movies always drop the towel dramatically."

Her smile turned a little smug.

"...It works."

//Haley's Confession Ends//

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Haley brought one hand down to cover the soft triangle between her thighs, fingers splayed just enough to shield herself while still leaving most of her exposed. The gesture looked half-shy, half-playful.

"So?" she asked quietly. "What do you think?"

Jack swallowed once. His eyes lingered on her perky breasts before he forced them back to her face. "May I be honest?"

She nodded, biting the inside of her lower lip.

"You are the most beautiful thing I have ever seen," he said. His voice came out rougher than he intended. "I mean it. Every single inch of you."

Haley's hand relaxed a fraction. She let her fingers drift away from where they had been hiding, resting instead lightly against her thigh. The shy edge in her posture softened into something warmer, more confident.

Jack set the towels and sunscreen on a nearby lounge chair without looking away from her. He stepped closer.

She met his gaze steadily.

He reached out and brushed his knuckles along the outside of her arm, the touch feather-light. Goosebumps rose on her skin despite the heat of the day. Haley stepped forward until only inches separated them. She tilted her chin up, waiting.

Jack leaned down and kissed her slowly, one hand sliding to the small of her back while the other cupped the side of her face. She pressed herself against him, bare skin meeting his chest, and he felt the quick rise and fall of her breathing match his own. Her arms went around his neck as they kissed.

The kiss deepened without either of them deciding it consciously. What started slow and careful turned hungry in seconds. Their mouths opened wider, tongues sliding together in a messy, eager rhythm that made every breath feel stolen. Jack tasted the faint sweetness of her slushy still lingering on her lips, and Haley let out a small, needy sound against his tongue that sent heat straight through him.

Her bare breasts pressed flush to his chest, nipples already tight and hard from the rush. Every tiny shift of her body rubbed them against his skin, the friction pulling a low groan from deep in his throat. He tightened his hold on her, one hand sliding down to cup the firm curve of her ass while the other stayed tangled in her hair at the nape of her neck.

Haley's fingers roamed freely over his stomach and up his sides and back. She then flattened her palms and pressed harder, like she wanted to memorize every line. Jack flexed instinctively under her touch, and she smiled into the kiss before nipping at his lower lip.

They kept going until air became necessary. When they finally broke apart, both were breathing hard, lips swollen and shiny. Jack rested his forehead against hers, eyes half-closed, still holding her close enough that their bodies stayed glued together from chest to thigh.

Haley let out a shaky little laugh, the sound soft and giddy between them. "Wow," she whispered.

Jack smiled, nose brushing hers. "Yeah. Wow."

They stood like that for several long seconds, foreheads touching, breathing the same warm air, hearts hammering in tandem. The rooftop felt smaller now, quieter, like the rest of the world had stepped back to give them space.

He lifted one hand to cradle the side of her face, thumb stroking gently along her cheekbone. "I love you," he said, voice low and steady, no hesitation at all.

Haley's eyes fluttered open wider. She searched his face for a second, even though she already knew the answer. Then her smile bloomed, bright and unguarded.

"I love you too," she answered, the words coming out soft but sure.

She leaned in and pressed one more kiss to his mouth, lighter this time, almost sweet after the earlier heat. When she pulled back again, her fingers stayed curled against his chest, right over his heart.

Jack glanced toward the pool, then back at her. "Still want to get in the water?"

Haley bit her lip, eyes sparkling with mischief. "Only if you lose the trunks first and put the sunscreen on my."

He chuckled, shaking his head. "Lady, you got yourself a deal."

He stepped back and hooked his thumbs into his waistband. Haley watched without embarrassment, her arms relaxed at her sides. A moment later, he dropped his trunks to the floor and kicked them aside.

Well, his cock was hard and pointing toward her now.

Haley's gaze dropped to his erection, and a slow, delighted grin spread across her face. She tilted her head, one eyebrow arching as she stepped closer again. "Well, hello there. Looks like someone's happy to see me."

Jack laughed under his breath. "Can you blame him? He's just excited to see you."

She reached out and traced a single fingertip along the underside of his shaft, light enough to make him twitch. "Poor guy. He must be exhausted from all that staring."

Jack caught her wrist gently before she could tease further. "Keep that up and we're never making it to the water."

Haley pulled her hand free and backed toward the lounge chair, hips swaying just enough to keep his attention glued to her. "Then you'd better start with the sunscreen before I burn in places I don't want to burn."

She turned her back to him and lifted her hair off her neck with one hand. Jack walked over and picked up the bottle, squeezed a generous amount into his palm, and rubbed his hands together to warm it. He started at her shoulders, spreading the lotion in slow, firm circles. Her skin felt warm and smooth under his palms. He worked down her arms, thumbs pressing lightly into the soft undersides, then returned to her upper back.

Haley let out a quiet hum of approval. "You're really good at this."

"I'm motivated," he murmured, lips brushing the shell of her ear as he leaned in.

He moved lower, hands gliding over the dip of her waist and then forward to her stomach. His fingers splayed across her abdomen, spreading the cream in wide, deliberate strokes. When he reached her breasts, he cupped them, thumbs circling her hard nipples.

'So soft and perky,' Jack thought.

Haley's breath hitched, and she leaned back against his chest. 'Keep doing that... Mhmm~ Feels so good.' She instantly felt his cock, touching her back. 'And he's excited.'

"Careful," she whispered, though her tone said the opposite. "You're supposed to be protecting me from the sun."

Jack kissed the side of her neck. "I'm being very thorough."

He then focused on her thighs, then up the backs, kneading the lotion into her skin until every inch glistened.

"Do my cheeks," Haley said, standing up, giving him full access to her butt.

"With pleasure," Jack said with a little bow as he positioned himself.

He reached her butt and took his time. His palms cupped each cheek, fingers spreading the cream along the curves and into the cleft. Haley shifted her weight, a small shiver running through her.

'Control, Jack. Control. Don't put your face between her cheeks... Should I spank her? Don't do it.' Too many thoughts ran through Jack's mind and all of them had to do with sex and spanking.

"You're enjoying this way too much," she said, voice a little breathless.

"Guilty." He stood again, pressed one last kiss between her shoulder blades, then stepped back. "All done."

Haley turned to face him, cheeks flushed pink. "My turn to return the favor?"

"Later." Jack scooped her up without warning, one arm under her knees, the other behind her back. She yelped in surprise, then laughed and wrapped her arms around his neck.

"Jack!"

He carried her the few steps to the pool edge. "Isn't it too hot today?"

She warned, "Don't you dare—"

He grinned and launched her in. Haley shrieked as she sailed through the air, arms windmilling, before she hit the surface with a clean splash. Water exploded around her in a bright cascade.

She surfaced a second later, gasping and laughing, hair plastered to her face. "You are so dead!"

Haley treaded water, still laughing as she wiped strands of wet hair from her eyes. Then her expression shifted. She pinched the bridge of her nose and made a small, dramatic grimace.

"Oh no," she said, voice suddenly smaller. "I think I got water up my nose. It stings."

Jack crouched at the edge, concern flickering across his face. "You okay? Let me see."

She swam closer, one hand pressed to her nose while the other reached up toward him. "Help me out? Just pull me up for a second so I can blow it out."

Jack nodded without hesitation. He leaned forward and extended his right hand. "Here. Grab on."

Haley's fingers closed around his wrist. For half a heartbeat, everything looked normal.

Then she yanked hard.

Jack's balance vanished. His eyes widened as his body pitched forward. He tried to brace with his left hand but it was too late. He tumbled headfirst into the pool with a loud splash that sent water spraying in every direction.

Haley surfaced first, already giggling so hard she could barely keep her head above water. She pushed wet hair back and watched Jack come up sputtering.

He shook his head like a dog, sending droplets flying. "You little sneak."

"Got you!" she crowed, splashing him square in the face. "Payback for throwing me in!"

Jack wiped water from his eyes and lunged toward her. Haley squealed and tried to swim away, but he caught her around the waist before she could get far. He pulled her close until her back pressed against his chest, both of them laughing and breathless.

She twisted in his arms to face him. "Truce?"

Jack pretended to consider it while his hands settled on her lower back, thumbs tracing lazy circles against her wet skin. "Only if you admit I'm the better prankster."

Haley tilted her head, lips curving into a mischievous smile. "Never. But I might let you think you are... for now."

He leaned in and kissed her, slow and deep this time. She melted against him, arms looping around his neck, fingers threading through his soaked hair. The playful energy softened into something warmer, more deliberate. Their bodies floated together, weightless, every brush of skin sending small sparks through the cool water.

When they broke apart, Haley rested her forehead against his. Her breathing came in short, happy bursts. "This is way better than any movie scene."

Jack brushed a droplet from her lips with his thumb. "Yeah. No script could make this feel half as good."

...and thus, they continued to play and swim while stealing kisses and flirting in between. And what started as lust and need turned into a pure fun day. Though both of them were still horny by the time they got out of the pool. So, Jack and Haley decided that next time, they will take another step further and start exploring with something like... Mutual masturbation.