

## The Crafts 46

### Chapter 46 : Ramirez' Threat

From the Wasteland base station to the West Wing district of Baylands city was a short thirty to thirty five minutes flight, and before he knew it, Lucas was back in the city. He didn't waste any time, heading straight to his store, as he had been pursued just a few days ago.

There was no saying that his assailants didn't prepare a plan for his return, so it was best to get to the store as quickly as possible.

When Lucas was a few metres away from the store, he noticed a silhouette waiting just a few feet away from the building. Lucas paused for a second, before proceeding calmly.

Although he didn't have photographic memory, Lucas had a good recalling ability, almost like an Eidetic memory [1]. The man with a hat who stood before his store was an unfamiliar figure and not a customer from the past. This made Lucas cautious, but he didn't let down his guard or display any outward reaction.

"And you are?" Lucas asked as he carefully stopped a few steps away from the man.

The store's entrance was only seven metres away, so he didn't worry too much. His instincts told him that the man was a second level stellar practitioner of the Aperture Opening stage. Against such a figure, Lucas was confident enough to be able to cover a seven metres gap.

"Lucas Saunters? Am I correct?" The man asked with a smile.

"It's not nice to not introduce yourself, you know." Lucas didn't answer the question as he stared at the man.

"I'm not here to start a fight, so relax. Rather, I'm here to strike a deal with you."

The man then pinched the ring on his left ring finger as a screen was projected from it.

Lucas glanced briefly at the ring, which was apparently a communicator like his but shaped like a ring, before looking at the projection. It was a contract, and the terms of the contract was to...

"Hand over the building behind me and you'll definitely not regret it." The man said.

Lucas slightly frowned as he wondered what kind of trouble the previous owner of the building, Ramon, got into. Last time, during the renovation period, he was visited by a rascal who tried to barge into the store. Luckily, the renovation period prevented individuals other than the host from entering. But from the looks of things, the other party didn't give up.

"If you're worried about the renovation expenses, I'll reimburse you, so don't fret." The man calmly said, as if confident that Lucas had no other option than to sign the papers.

"And why would I give up a building I bought with my money?" Lucas turned his eyes away from the contract and to the man.

Truth be told, if they were willing to consider buying the property, Lucas might consider it.

Lucas wasn't one of those individuals who would risk his life by offending someone unless he had no choice. Also, there wasn't much of an option since he was weak and a disregarded member of society due to being human. In other words, it was possible for the other party to harm him and nothing would be done about it.

Until he had grown strong enough to stand on his own, avoiding fights was for the best.

However, from the terms stated in the contract, they simply wanted to take the building in exchange for...a chocolate bar.

Not even Buddha or a Saint could tolerate this, but Lucas remained calm.

If anyone from any of his past lives saw this, they would be sweating profusely.

"Because it's not your building." The man said, not caring about Lucas' opinion.

"Ramon staked the building as collateral to take a loan from my boss. He didn't pay up before he ran away. As a result, his collateral—this building—is now ours. Not yours."

"There was no data about the building serving as collateral for any loan when I closed the deal." Lucas countered.

This was an advantage of doing deals through the city-state government's office. There was essentially no risk of a real estate scam as long as one made the deal through the city-state government. The building and/or land would go through rigorous checks to ensure its validity for sale, which included checking whether the building was put up for collateral on any official platforms.

If it was, the deal would be flagged and the buyer notified. If, after the validity check, nothing was wrong with the deal, it would be approved, and the buyer would be debited the required amount while the seller would get credited. The ownership details and documents would also be changed in the government's database.

Such a fast and efficient method was accessible to everyone, with a small fee attached to it.

Since the deal wasn't flagged, it meant that it was never up for collateral on any official platforms.

'That only means one thing.' Lucas thought.

'Ramon took a loan from an illegal organisation.'

This was understandable, as compared to the official financial institutions, getting loans from these underground organisations was faster and had fewer requirements. But it wasn't a free lunch.

The problem with taking loans from an underground organisation was that they had high interest rates and were run by underground kingpins; meaning that the method they used to collect their principal amount and interest was not a simple act of coercion.

Most times, very few people patronised these underground organisations and would usually favour banks or even pawnshops, unless they didn't want their deals to be tracked.

Thinking back to the previous scenario, Lucas had a feeling that Ramon intended on scamming the underground organisation he took a loan from. Since the loan was undocumented in the city-state government's database, it was, by law, nonexistent. However, Ramon couldn't just default on the loan and remain in West Wing district, as the organisation would hunt him down.

Even if murder was illegal, there were many methods they could use to deal with him.

So instead, Ramon took the loan and sold the collateral, before running away from the city with everything. Usually, no one would think of doing this as these kinds of organisations were dangerous, but Ramon was probably a man with a strong liver [2].

Although this was fraudulently smart, it brought a boatload of trouble to whoever bought the building, in this case, Lucas.

Of course, the underground organisation would still be searching for Ramon, but in the meantime, they would want to cut their losses by collecting the collateral. The issue was that, by law, Lucas was the new owner of the building. They couldn't just seize it, as he was registered in the government's database as the new owner.

Hence, the man tried to coerce him into selling it, but for a chocolate bar.

To an underground organisation, being scammed by Ramon was already irritating enough, and so they had no intention of suffering another loss. This meant that there was no way they would want to buy the building from Lucas at a fair price.

"Data or no data doesn't mean anything. My words are more important, and you can even take them as advice. Sell the house." The man smiled.

"You're a human, right? You see, humans don't have it easy in life, even more so in a community filled with humans. Just sign the contract, and we'll offer you as much protection as you need. Like I said, you definitely won't regret it."

"No, thanks. If you have any issues, settle them with your debtor and not me. This is none of my business."

Lucas ignored the man and continued walking towards the store. He appeared calm and in no rush, but this was all a facade. His direction, posture, and hand placement were all planned to set a trap. If the man were to make any move on him, Lucas would not only be capable of reacting in time, but also countering the offensive with a threatening attack of his own.

However, the man didn't take any action but simply smirked as he turned to face the opposite direction.

"You've made a huge mistake, Mr. Saunters. Opportunities like this usually come only once. Don't regret it."

Lucas paused and looked up at the sky.

A white cloud with an odd shape happened to be passing by at that moment, and he caught sight of it. But Lucas' gaze seemed to transcend the cloud—not just the cloud but even the sky.

"There are only three things I regret all my entire life, and even up until this moment. But after those events, I swore to never have any regrets about the present or the future."

Lucas then turned around and glanced at the man with the hat.

"If I were you, I would go looking for the culprit rather than harassing a bystander. If you keep up with this instead, who knows when you might end up hitting a wall in the end? But not just any ordinary wall; it might be one with thorns."