

I Became A Billionaire Overnight

Chapter 1

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Ryan Walker sat on a hard plastic chair, leaning forward, his hands tightly clenched. His eyes stayed fixed on the ICU door. Behind it, his mother—the only family he had—was fighting for her life.

Just then, a doctor in a lab coat walked out.

“Mr. Walker, your mother’s condition is very serious. You need to prepare \$250,000 for her treatment.”

Ryan stared at him, speechless. The doctor seemed to understand and gently patted his shoulder before walking away.

“Two hundred and fifty thousand...” Ryan whispered, sinking back into the chair. He had no job, no savings. He was Just a live-in son-in-law of the McCarthys. How could he ever come up with that kind of money?

“Elizabeth...” he muttered his wife’s name. She was his only chance now. Even though she usually treated him coldly, he hoped she would take this seriously. His mother’s life depended on it.

Without wasting time, Ryan ran back to the McCarthy estate—the most luxurious mansion in the city. The McCarthys were filthy rich.

Three years ago, Ryan had saved an old man from being beaten on the street. That man turned out to be Thomas McCarthy, patriarch of the powerful McCarthy family. Out of gratitude, Thomas brought Ryan home and arranged for him to marry his granddaughter, Elizabeth.

But after Thomas died, everything changed. The rest of the family hated Ryan and treated him like garbage—nothing more than a worthless burden.

As soon as Ryan stepped into the corridor, he heard faint voices coming from the sitting room. One of them was Elizabeth’s, the other was a man’s voice.

Ryan walked in a rush, and he was stunned by what he saw.

Elizabeth was draped across the sofa in her silk robe, with her legs resting over a man’s lap. It wasn’t just any man. It was Julian, Elizabeth’s ex-lover.

Julian’s hand glided over her body with confidence. But the moment she saw Ryan, her gaze turned ice-cold.

She raised her wine glass slowly without looking. “He’s here again,” she said flatly, showing no interest in Ryan’s appearance.

Julian looked over, pretending not to know who Ryan was. Then he raised his eyebrows.

"Oh! Am I in the way of somethin?" he said with a fake smile. "How about I excuse you two?"

After saying those words, he sat comfortably, still caressing Elizabeth’s thighs. The expression on his face was so calm you’d mistake him for a gentleman.

Elizabeth leaned back slowly, with a calm and unreadable expression. She didn’t react to Julian’s touch or Ryan’s presence, as if none of it mattered. “Don’t bother,” she said coldly.

“If he has something to say, he can say it here.”

Ryan pretended he didn’t notice the intimacy between his wife and her ex-lover Julian. He had more pressing issues. He clenched his jaw but kept his voice calm. “I need to talk to you, Elizabeth... Alone. It’s urgent.”

Elizabeth raised a brow, her voice was flat and emotionless. “Why? So you can beg in private? Don’t be shy. Julian already knows all about your little habits.”

Ryan’s eyes flicked to Julian, who gave a faint, polite smile like a gentle man would, but in his eyes, Ryan saw mockery.

“Please... Elizabeth,” Ryan said. “It’s serious.”

“No,” Elizabeth bluntly replied with a long cold sigh, getting to her feet slowly. “Whatever you have to say, say it here,” she demanded.

He hesitated, his jaw clenching in irritation, but he needed her help. Time was running out. He couldn’t afford pride anymore.

“It’s my mother,” he finally said with a low voice. “She’s in the ICU. Diagnosed with liver cirrhosis. The doctors said she needs surgery—immediately.”

Elizabeth tilted her head slightly, like she was observing an object she wasn’t interested in.

“The cost is \$250,000,” Ryan continued. “I need help. I know your parents can afford it. I’ll work for your father. Five years. No salary. Just help me save her.”

For a second, something unreadable passed through Elizabeth’s eyes. Ryan thought—just maybe—she was listening. All of a sudden, her expression turned icy. Then, there came the huff from Julian.

“Oh, Ryan,” Elizabeth said, her voice showing her lack of interest as she slowly swirled her wine, her eyes fixed on the glass. “You’ve really mastered the art of begging. Maybe you should teach a class.”

Julian chuckled and smirked. “Be nice to the poor guy, Liz. He’s been living here with empty pockets, wearing worn-out, cheap clothes. How could he possibly save his mother without the help of his wife? Just listen to him.”

Elizabeth set down her glass with a soft clink and gave him a cold, hard stare. “Do you ever stop trying to rip me off?”

Ryan’s fists tightened. “I’m not asking for me,” he said through his teeth. “I’m asking for my mother. She raised me alone. Worked herself to the bone. And now she’s—”

Elizabeth rolled her eyes. “Oh, please. Every time you talk, it’s ‘my mother this, my mother that.’ You think just because your life was hard, everyone owes you something?”

“I thought you’d understand,” Ryan said. “Just once. This is a life and death situation, Elizabeth.”

“You thought wrong,” she interrupted coldly.

She tilted her head to the other side, feigning sympathy. “And just so we’re clear, my parents wouldn’t spit in your direction, let alone write you a check. You’re not their son-in-law. You’re a live-in parasite.”

Julian leaned back, one leg crossed over the other. “Ouch. That had to sting,” he muttered, slapping his forehead dramatically.

Ryan stood frozen. Humiliated.

Elizabeth raised her glass again. “Maybe go back to your roots. I’m sure a cardboard sign and a street corner will do wonders for your fundraising.”

Ryan had nothing left to say. Her mind was made up. And his mother... his mother was dying.

He turned without a word and walked quietly toward the stairs. His heart was racing. Where was he going to get that kind of money?

But then he heard her voice again. Elizabeth, but she was no longer talking to him. She was on the phone.

“Oh, just make sure the place is ready tonight,” he heard her say. “Yes, the theme is gold and midnight blue. And I want a champagne tower. Not that cheap substitute.”

Julian looked pleased. He smiled lazily as he sipped his drink.

“Yes, of course I’m serious,” Elizabeth said. “It’s Julian’s birthday. I want everything perfect.”

Ryan froze on the third step. Then came the dagger to his chest.

“Just send me the invoice. I’ll wire the full amount right away. \$300,000, right? Don’t worry about the cost—I want it unforgettable. It’s for someone who actually matters.”

The phone call continued, but Ryan couldn’t hear it anymore. His ears were ringing.

Three hundred thousand dollars?? On a party.

The same woman who told him to beg in the streets to save his dying mother... was now throwing a fortune away on Julian. The man who once cheated on her and left her.

Ryan stood there in silence.

He felt Crushed and the clock won’t stop ticking.