

JEOPARDY FALLS  2

TWO SECONDS TOO LATE

DANI PETTREY



BETHANYHOUSE

a division of Baker Publishing Group
Minneapolis, Minnesota

Two Seconds Too Late • Dani Pettrey

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Published by Bethany House Publishers
Minneapolis, Minnesota
BethanyHouse.com

Bethany House Publishers is a division of
Baker Publishing Group, Grand Rapids, Michigan

Printed in the United States of America

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Library of Congress Cataloging-in-Publication Data

Names: Pettrey, Dani, author.

Title: Two seconds too late / Dani Pettrey.

Description: Minneapolis, Minnesota : Bethany House Publishers, a division of Baker Publishing Group, 2025. | Series: Jeopardy Falls ; 2

Identifiers: LCCN 2024059582 | ISBN 9780764238499 (paper) | ISBN 9780764244599 (casebound) | ISBN 9781493448982 (ebook)

Subjects: LCGFT: Christian fiction. | Detective and mystery fiction. | Novels.

Classification: LCC PS3616.E89 T86 2025 | DDC 813/.6—dc23/eng/20241217

LC record available at <https://lcn.loc.gov/2024059582>

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Cover design by Jennifer Parker

Published in association with Books & Such Literary Management, BooksAndSuch.com.

Baker Publishing Group publications use paper produced from sustainable forestry practices and postconsumer waste whenever possible.

25 26 27 28 29 30 31 7 6 5 4 3 2 1

This book was written during an extremely difficult time for our family. We moved from Maryland to Florida, and three weeks later, our house was flooded with four feet of water from Hurricane Helene. With the recent move, most of our belongings were still in boxes on the floor, and we lost ninety-five percent of our belongings, including two cars. But dear readers and writer friends blessed us beyond measure in more ways than we could have imagined. This book is dedicated to all my readers, my friends, and especially my dear writer friends. Thank you for being the hands and feet of God's provision.

PROLOGUE

THWACK. The bullet collided with the car at Riley's back a moment before a retort echoed in the stale air of the junkyard.

As she ducked beneath the heap of twisted metal that once was a sleek Porsche, a second shot shattered the driver's window. She covered her head, but it was no use. Glass shards rained down, clinging to her hair as a sliver sliced her cheek.

Her heart raged in her chest, stealing her breath.

She gripped the SIG, her finger on the trigger.

Sweat slithered down her brow, clouding her eyes.

Greyson was right. This had been an awful idea. If only she'd listened to him—at least this once.

"You're going to die," Pete Scarletto said with a lilt of laughter.

Please come. Why was it taking the police so long? She exhaled. *Don't let this end in death.* She'd never taken a life, and she didn't want to start now. She knew how to shoot, but a man was far different from bottles on a fence post.

"You hear me? You're dead," he roared, his anger vibrating in her chest.

She shifted, the sharp edge of the bumper cutting through her jacket, lashing her back. She smothered a cry. She couldn't give away her position.

A sharp, splitting pain burned across the top of her ear seconds before the report. He'd found her. She was as good as dead. Her

full hope rested on the police to stop this before she had to pull the trigger.

Please turn the corner. Please. I don't want to do this. But he was giving her no choice. It was him or her.

Hot tears streaked down her cheeks, her heart racing, adrenaline burning her limbs.

Footsteps sounded.

Closer.

Closer.

She held her breath.

Pete's extended arm stretched into her line of sight, his Beretta visible past the edge of the twisted pile of metal, his finger on the trigger. He rounded the heap, and she fired.

ONE

THREE CLICKS RIGHT and . . .

The lock disengaged. Triumph shot through Kelly Frazier. They'd finally done it.

Jared squeezed her shoulder. This was it. The moment they'd worked so hard for. Without a word, he raised his arm.

Her gaze flicked to his lit watch face.

Three minutes and their window shut.

She cranked the handle, and the thick safe door opened. She shined her pencil flashlight inside, and a smile curled on her lips at the stack of money. *Retribution*. It had been the only way.

Without hesitation, he scooped the safe's contents—black velvet bags, passports, and cold, hard cash—into the hard-sided case.

Snapping the case shut, he held up his arm and indicated his watch, the second hand ticking away.

Less than a minute.

Shutting the safe door, she swung the cliché picture-in-front-of-the-wall-safe back into place.

Voices carried down the hallway.

She shut her eyes for the blink of a second. They were coming.

An hour and a half later, she checked her rearview mirror for the umpteenth time. Surely someone had been sent after her. It was a given, but where was *he*? Had he already found her and was toying with her? Or, worse yet, was he waiting and watching? She prayed she had just enough lead to make the drops, and not enough to hang herself.

She rushed down 84 South, her chest tightening, her breathing shallow.

Calm down and stick to the plan.

One drop for the case on her passenger seat and one drop at Riley MacLeod's.

Riley jolted upright in bed. Sweat drenched, she blinked, panic shaking her limbs.

Not again. It'd been a month and still the nightmares came.

Deep breath. Take one.

Only shallow spurts wheezed out.

She yanked off the smothering covers and ran a trembling hand through her damp hair.

Her soul and body weary, she planted her feet on the cold winter floor as Pete's glazed-over eyes haunted her waking dreams.

Rising from bed, she hurried to the hook on the wall and slipped into her robe, then walk-hopped for her fluffy slippers against the far wall. It'd been the coldest December on record for she didn't know how many years.

Half awake, she shuffled into the kitchen situated at the rear of her house, the windows overlooking the mountains stretching to the sky. She yawned, hoping she'd remembered to program the coffeepot. Her gaze darted to the red machine, aromatic coffee dripping into the carafe. Thank goodness.

Sleep had eluded her again. She'd had no choice with Pete. It was either him or her. No question about it. So why did hot guilt continue to saturate her soul? Why wouldn't her heart heal? She leaned against the counter and grabbed a cup of steaming coffee.

Speaking of her heart . . . her gaze shifted to the photo of their PI firm. She smiled at the ragtag bunch. All ragtag save Greyson Chadwick, who always wore well-tailored suits that fit him oh-so-right.

She smiled at the soft hint of a smile on his lips. If she could just transport forward an hour, she'd be with him at the office, and

that strange sense of peace that filled her whenever she was in his presence would settle her mind—at least for a time. Seeing him was the best part of her day. She sighed. If only the reverse were true.

The soft purr of a motor hummed in the distance. *Odd.* It wasn't the rumble of her brother Deckard's SUV nor her brother Christian's new Bronco. It rolled away from her house, heading east. Even odder. No one but the three of them used the back way off the ranch.

Setting down her coffee mug, she moved for the front of the house, curious who was visiting so early. Gravel crunched on the drive leading away from the main house at the top of the hill, where Deckard lived, and faded away.

Sun slit through the glass panes on either side of the front door. She opened it and reached for the screen door when something jabbed into the sole of her foot.

Taking a step back, she peered down. A white envelope lay wedged between the two doors. Bending, she picked it up, examining the protruding shape.

She flipped it over.

Keep it safe at all costs. I'm trusting you.

The eerie sensation of being watched crawled along her skin as the words scrolled across the envelope sunk in. Who was trusting her, and with what?

Scanning the ranch and finding it still, she turned her attention back to the envelope. She studied the handwriting, hoping it would identify the sender but . . . nothing. Although, it did seem somewhat familiar, but she couldn't place why.

Slipping her finger beneath the fold, she tore it open and pulled out a locker key. She frowned. *What on earth?*

She studied the gold key and the 315 written in white across the blue plastic on top. The strong sensation of someone's presence again washed over her, sending a shiver rippling up her back and along her arms.

Scanning the property once more, her gaze halted on the large copse of pinion trees across the way. A shadow shifted—the silhouette of a man slipping through the trees. She dashed inside to grab her gun, then raced for the door, only to collide into something hard and solid. “Oomph.”

She lifted her SIG, her gaze tracking up.

“Don’t shoot the messenger,” Greyson said, his hands raised.

“Move! There’s someone in the trees.” She rushed headlong for them, Grey on her heels. Reaching the copse, she and Grey cleared it from either end. Whoever had been there was gone.

“What is going on?” he asked.

“I don’t know. That’s what I was trying to figure out when I ran into you.” She squinted against the morning sun, shielding her eyes with her free hand. “What are you doing here?” The sudden remembrance of being in her nightgown and a robe brought heat rushing to her cheeks.

“Deck invited me over for some coffee before work. When I got here, he said he’d heard a vehicle and asked me to check on you because you didn’t answer your phone. He’s out looking for whoever was on the property because they didn’t park at the main house like a known visitor to the ranch would.”

“Oh . . .” She bit her bottom lip. “I’m pretty sure I left my phone in the bedroom.”

He ducked his head, gazing at her, his eyes—a mix of gray and green like the sky in a July storm—held her still. “You all right?” he asked, concern lacing his deep tone.

“I heard a car engine, and then saw a shadow, the outline of a man, in the trees.”

“I heard the cars too,” Deck said, walking up, shotgun in hand. Her brother was tall, a heck of a shot, and entirely too handsome for his own good—women fell at his feet. All but one.

“Cars? As in plural?” Had one passed by before she’d awoken? What were two unexpected vehicles doing on their ranch at sunrise?

“I heard them too,” her brother Christian said, striding up from the opposite direction, his house the farthest out. Three properties

for three siblings. The fourth still living the life they'd left. Riley winced. She didn't like to set her mind on *her*. Not after everything. Not after so much pain.

"I saw tire treads up past the house," Deck said.

Greyson headed back toward the trees.

Deck lifted his chin as Greyson passed him. "What's up?"

"Ri saw someone over here. Just checking it out."

"I can handle it." Despite her attire, she was more than capable of scanning for remnants of someone's presence. She was the skip tracer and tracker of the family and their PI firm. Joining Grey in the shadowed copse, she studied the boot prints. Larger size than her brothers', which was saying something given Christian's size twelve shoe. This had to be a thirteen.

Grey followed the tire treads leading toward the rear exit of the ranch.

"Whoever it was is gone." She lowered the gun by her side.

"You weren't expecting anyone?" Deck asked Christian.

He shook his head, and they both turned to her.

"No, but someone left this." She fished out the envelope she'd shoved into her robe pocket.

"What's that?" Grey asked, arching a brow.

She handed it to him. "I'm going to get changed."

"There's no signature," he called after her.

"Nope."

"Any idea who it's from?" he asked, catching up to her stride far too easily.

"Not a clue." She shrugged, reaching her front porch while her brothers followed the tire treads in either direction to see how far they went.

Grey cleared his throat. "Doesn't sound good."

"Can't imagine it is." She stepped over her threshold.

"I don't like it."

"I imagine you don't." Circumstances aside, vexing the man brought a warm smile to her lips.

"It could be dangerous."

“That would be my guess.”

Greyson leaned against the doorframe, arms crossed. “It appears that trouble has come looking for you again.”

Maybe this time she should heed his warnings rather than rushing headlong into whatever this was. But her stubborn streak held firm. At least for now. As long as it didn’t end up like Pete Scarletto.

Her chest squeezed at the very thought of him.

Greyson narrowed his eyes. “What’s wrong?”

“Huh?” *Great comeback, Ri.*

“Something is wrong. I can see it on your brow.”

She tried smoothing it.

“That’s not going to help,” he said, following her inside as she left the door open for him.

She lifted her cup of now-cold coffee and topped it off. “Help yourself.” She gestured to the mug rack.

“Thanks.” He lifted one off a hook and flipped it over, filling it until steam swirled from the rim. “So what is it?”

The fact that Pete Scarletto came to mind every time a new case came in. Every case wouldn’t end that way. She *knew* it, but her feelings taunted her otherwise.



Stupid witch ditched a key at some chick’s house—an armed chick with three armed men on a ranch. It looked like a locker key, best he could tell, but what did it go to? She could have stashed the safe’s contents anywhere along the way to the ranch while he chased to catch up. He’d nearly gotten her. *Nearly*. He gritted his teeth.

Why that ranch? That chick? In the end, it mattered not—as long as he retrieved the key.

He studied the house with his long-range binoculars. The woman had to leave the ranch sometime, and when she did, he’d get it. If she didn’t leave, he’d wait until the cover of nightfall, hike in on foot, and take it by force.

TWO

RILEY PULLED INTO THE LOT of MIS at a quarter till nine. *MacLeod Investigation and Security*. She loved the new sign in bronzed, streamlined letters. Hopefully the guys liked her choice, but knowing them, they'd probably forgotten she'd even ordered a new sign.

She shifted her car into Park and smiled, despite everyone still being on edge over the mystery envelope when she'd left the ranch. Greyson's Range Rover had shimmered in her rearview mirror in the full rising sun as she'd made her way down the long drive leading away from her home. He'd been a breath behind her, but there was no sign of him now. Only Deckard's truck sat in the parking lot.

She exited her car, and her smile spread. *Finally*. She'd finally beaten him. It had taken a winding snake of back roads, but she'd beaten him from the ranch. It was a silly competition, but it was a competition all the same, and she didn't like losing. Though neither did Grey. She walked through the fluttering snow and rubbed her arms as she entered the building, glancing back at the angry, charcoal sky. Worse was on its way.

Shaking off a shiver still tingling along her arms, she strode to the elevator and pushed the Up button. The doors slid open, and she swiped her key card for their floor. Every day the realization of where they were and what they did still shocked her when she considered the pit they'd clawed their way out of.

The elevator dinged and jerked to stop.

She bounded to the office door, key card in hand, and punched in her code. She opened the door to find Greyson sitting at his desk. Her shoulders dropped. “How . . . what . . . are you doing here?”

Greyson reclined in his office chair, hands interlocked behind his head and the charming smile that did funny things to her legs on his lips. “I work here.”

“Your car isn’t in the parking lot.” She swiped snowflakes off her jade overcoat and slipped off her fluffy white scarf and mittens.

“The Rover is being serviced around the corner.” His smile widened, his handsome eyes creasing. Such depths resided in those soulful eyes. Depths she’d love to sink into. “Thought you had me, didn’t you?” He rocked forward, planting his Edward Greens on the plush gray carpeting.

“Oh, come on.” Deckard sighed as he emerged from the back hall, folder in hand. “Please tell me you’re not sparring over who got here first?” He shook his head. “The minute Greyson raced in here, I knew this was coming.”

“Oh.” She arched her brows. “So you raced in?”

“Walked briskly.” He winked, and her heart fluttered.

Deck tapped the folder in his hand. “When you two chuckle-nuts are through sparring, I’ll be in the conference room.” He walked down the hall, leaving her and Grey alone, at least until Christian showed. Though he was stopping by his girlfriend’s to bring her coffee and a cinnamon roll, so who knew how long he’d be.

Greyson stood and gestured to the back hall Deck had just walked down. “After you.”

Still smarting over the loss *again*, she made her way to what they referred to as the round room.

Entering, Greyson pulled out a chair for her.

“Thank you.” She sat at the circular table the room had been named for. Grabbing a butterscotch from the bowl in the center of the table, she popped one into her mouth, praying her racing

heart would settle. How did Greyson affect her so? A simple wink brought heat rushing to her cheeks.

Greyson frowned. "You hot? I can turn down the heat."

She lifted one of the blank steno pads off the table and fanned herself. "Yep." It was better than sharing the reason for her blush. Though, in truth, her cheeks were warm, so technically she wasn't lying.

Grey moved for the thermostat as Christian rushed in. He gave his lopsided, apologetic smile. "Sorry I'm late."

Deckard lifted his chin with a teasing grin. "Finally manage to stop canoodling with Andi?"

Riley crossed one booted foot over the other and shook her head. Since he and Andi met on a heist case months ago, they'd been nearly inseparable. Not surprising. Christian had met his match in her.

He took a seat and swiveled in the chair. "When you have a girl, I'm going to josh you just as bad."

Deckard harrumphed. "That'll be the day."

"Probably not as far away as you think," she murmured under her breath. She liked Harper Grace, who'd left on a humanitarian trip right after working a corruption case with Deckard. It'd been three months, and regardless of what Deck claimed, he'd been missing her ever since.

"And I wasn't canoodling," Christian protested. He shrugged a broad shoulder on a smile. "Well, not the whole time."

"Uh-huh." Deckard leaned forward. "Can we focus on work now?"

"Please," Christian said.

"To start," Deck began, "the Todd Miller case is a wrap. He's facing trial for two counts of fraud."

"Let's hope he doesn't get off with just a fine to pay and time served," she said, resting her arms on the table. Men like Todd Miller had a way of skirting the law. But she prayed that wouldn't be the case this time.

Deckard exhaled a whistle. "We can hope, but that's the

direction most fraud cases go, especially for the rich with their fancy lawyers.”

Frustration rattled inside. Riley popped another butterscotch into her mouth, setting her wrapper on the table until she could throw it away, though she had a habit of forgetting, which drove Grey nuts. He was always finding them crumpled somewhere. At times she did it just to mess with him, and she could swear she’d seen a smile grace his handsome face while he shook his head.

“Brown Eyed Girl” trilled on her phone, and she shimmied it from her jean pocket. “Sorry, but I think I should take this.” The last time Veronica Gaiman—soon to be Melling—called, Christian and Andi had been whisked away on the heist case.

“All good,” Deck said.

“Veronica,” Riley said, wondering if the woman might’ve dialed the wrong number by mistake. They had been talking more of late, building more of a relationship as they had a mutual friend in Kelly Frazier. “What’s up?”

“Kelly’s missing,” Veronica rushed out.