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# The Debt



## Synopsis

A STANDALONE ROMANCE. Keir McGregor has a deep, dark secret that could destroy the woman he loves... From the New York Times bestselling author of *The Pact* and *The Lie* comes a new standalone contemporary romance to make you laugh, cry and swoon. Jessica Charles shouldn't have even been in London when the unthinkable happened. She should have been back at home in Edinburgh, perhaps hanging with her boyfriend, having drinks with her sister or doing yoga with her group of friends. She should have been going on in her normal, dependable life as always. But on that fateful day in August, when a mentally-ill ex-soldier opened fire in public, Jessica's world changed forever. Now single and crippled from the gunshot wounds, Jessica finds herself scared and alone, losing faith in herself and humanity with each agonizing moment that passes. That is until a stranger enters her life. A stranger who makes her live again. Keir McGregor has always been the strong, silent type. Throw in tall, dark, and handsome and you've got pretty much the perfect Scotsman. Except Keir is anything but perfect. He's got a past he's running away from and a guilty conscience he can't seem to shed. But the more time he spends with Jessica, the more he falls in love with her. And the more his secret threatens to tear them apart. He may have been a stranger to her. But she's never been a stranger to him. NOTE: *The Debt* is a complete STANDALONE novel... you do NOT need to read any of the other McGregor books to read this one. *The Debt* follows a couple who do not appear in any of the other books and it is its own self-contained story. *The Debt* is rated 18+ for dirty-talking Scotsmen, profanity, and numerous sexy times. For those sensitive to bad language and explicit sex, please be aware.

## Book Information

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## Customer Reviews

Karina Halle delivers once again with this tale of two broken souls trying to heal and overcome the blows life has dealt them. The story of Keir and Jessica is one of heartbreak and redemption. Jessica has her life rocked at the beginning of the novel, and Karina Halle does a fantastic job not only depicting the scene in an honest and respectful way but also the aftermath of such events. Jessica's guilt and adjustment to a new life, while trying to fight for the man she wants, really depicts the strength of her character. Ms. Halle's development of Jessica makes her one of my absolute favorite females for her determination and fight alone. Also battling his own demons, Keir is looking for redemption to assuage his own guilt. He feels responsible for an event that has altered the life of many, and he takes steps to alleviate some of this guilt by checking on them. But more than his guilt for the said event, Keir also struggles with some events that took place while he was in the military. Even with his physical and emotional scars, his care, compassion, and ability to mix encouragement with some tough love makes me just fall in love with him. Seriously, Keir has become my favorite McGregor man. His need to protect and to care and to want to right the wrongs he feels responsible for make him a completely upstanding and honorable hero, and, let's be honest, his skills in the bedroom do not hurt. These two are truly the perfect match to heal each other - understanding, compassionate, and filled with unconditional love. This plot will make you wish you could ignore all of your adult responsibilities. Karina Halle creates a story that captivates you from page one.

Maybe it's cliché and a little cheesy, but I equate Karina Halle's writing to a box of chocolates; you never truly know you're getting. She can do intense and gripping, fun and sexy, slowest of burns or immediate connections. Regardless, I always look forward to anything she writes. The Debt is an emotional story about loss, the power of forgiveness, and the belief that broken pieces can fit together. So grab your tissues and be ready for contemporary romance at its best. "It was perfect, in the most imperfect way." I was riveted from the heart-breaking prologue; it literally starts with a bang. Jessica's life changes in only a few moments. Halle does an excellent job of capturing how most of

us would react in this situation. Throughout the book, I empathized and understood Jessica's emotions. They were so raw and heartfelt, but she had the relentless determination that I admire immensely. She's the type of woman you want as a friend or even want to be yourself. Keir, oh Keir! Halle does an excellent job with his inner dialogue as he struggles with the secrets he's harboring. It's refreshing to see a male character struggle with his insecurities. Of course he's a McGregor, so he has the sultry Scotsman act perfected. He is an understated sexy and the chemistry between he and Jessica is intense. Because of their traumatic pasts, both of them are afraid of risk and the burn is slow, just the way I love it. "We're just two broken people picking up each other's pieces." As with most of Halle's books, the scenery is stunning and becomes a character in itself. I found a new travel app (Lonely Planet) and several new "bucket list" places to visit. I always feel like I am part of the adventure when reading her work.

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