

(Every character depicted in the story below is a consenting legal adult over the age of 18)

A/N: More bankin' talk~

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Part of him wants to reach across the desk and grab the Bank Manager by his lapels to demand everything he knows. Thomas doesn't, of course, he has better self-control than that, but it's still tempting.

And not because he's grief stricken or enraged over the death of his 'family' either. No, in that regard, Thomas feels less grief or rage and more... a sense of... dissatisfaction. This ending to the whole sordid tale of the original Thomas Marlow and his parents and brother... it wasn't *satisfying*.

If the initial poisoning attempt hadn't been enough to kill Martin Marlow outright, then obviously he was meant to wake up at some point down the road when it would be most narratively fitting. And the likes of Lady Marlow, who had all but impugned upon Camilla's honor by implying she should make sure Thomas had an accident once in Last Hope, should have been forced to reckon with her decision making... or turned out to be the villain behind everything.

Fuck, Thomas still didn't know if Lord Marlow, the man meant to be his father in this world, had ever even known about everything. Had the man died thinking he poisoned his brother? Had he known what his wife all but ordered Camilla to do?

Apparently none of it mattered at this point. Because this wasn't a story, it was real. House Marlow's demise felt nonsensical in a narrative sense... but it made plenty of sense knowing what he knew about House Godman from their Heir.

The real reason Thomas wants to reach out and grab Weatherby and demand answers is that... he's just so tired of being in the dark about everything. It seems obvious to him that the Banker knows something that he's not saying...

but the problem with that is, Thomas has no way of discerning whether that's simply standard business or whether he's maliciously hiding something.

If he's in league with House Godman then Thomas might very well be right to interrogate him roughly. However, if he's not then Thomas would just be making enemies where he didn't need them.

Still... he doesn't think there's any version of the noble he's supposed to be who would buy this horse shit at the very least.

"An accident."

He lets the derisive disbelief leak into his voice, his incredulity very real as he stares at Weatherby.

"I've been to the ruins. You expect me to believe there was an accident that destroyed the entirety of the Marlow Estate, killed every member of my family and all our servants... and didn't reach a single inch past the boundary lines of the property? Nobody escaped? Nobody survived? And that's been ruled an *accident*?"

Weatherby looks surprised by Thomas' words, though he quickly schools his features. And then, much to Thomas' own surprise... he smiles knowingly.

"You've clearly thought this out, Lord Marlow. I'm impressed."

It dawns on Thomas then how Weatherby has been treating him so far. He's been acting exactly like a Banker would towards a spoiled brat of a noble who needs to be handled with kid gloves. It's entirely possible that what little Thomas has seen so far has not been signs of the other man's treachery... but rather, his caution.

"... I'm sure you've heard plenty of stories about me, Manager Weatherby. I'm sure you have a... certain view of me in my head. Feel free to discard it. I am not anything like the man you've been told I am."

His suspicions are somewhat verified when the Banker raises an impressed eyebrow, silent for a moment before inclining his head.

“Very well. Have a seat then, my lord, and let us discuss your next steps.”

Slowly, Thomas moves forward and finally takes a seat in one of the chairs in front of Weatherby’s desk. Eloise is smart enough not to take the other one. Instead she remains at his back, seen but not heard, the perfect servant even if she wasn’t truly one.

“Yes. I suppose I should ask now so we can get it out of the way... was I ever disinherited or disowned?”

Weatherby’s smile becomes sharp, even as he shakes his head.

“No my lord. If your father had officially done so, we would not be having this conversation right now.”

Pausing briefly, the Banker tilts his head to the side.

“It is possible that there was an updated will within the estate that was never sent to us, of course. But if there was, we know nothing of it... and it would not have survived the fire. As far as the Royal Bank is concerned, based on our own documentation regarding the late Lord Marlow’s last wishes... the deaths of your father and brother leave only one Heir to House Marlow... you.”

Thomas slowly breathes in and out. That was one hurdle passed. He could have easily been disowned without knowing it, after all. He could have been cast out of the line of succession entirely. That he hadn’t been... well, it only made him wonder even more what his supposed father had been thinking in these past several months.

His ‘mother’ had tried to have him killed... but his ‘father’ had refused to disown him properly? That spoke of either an understanding between the two of them that Thomas wouldn’t survive to inherit anyways or a dissonance between their respective beliefs and goals.

“So just like that, huh? I’m Lord Marlow and everything belonging to House Marlow becomes mine?”

Weatherby is quick to shake his head, offering an apologetic smile.

“Ah... very nearly... but not quite that simple. You must still go before the King and swear your oath of fealty. Once that is done and your oath has been accepted by the Crown, then and only then will you officially be Lord Marlow. Until such time, the Royal Bank will continue to hold your accounts for you. Though a small percentage of your House’s wealth IS available for you to withdraw right now, in accordance with the laws around inheritance.”

There it was. The catch. He wouldn’t actually be lord of anything until the King accepted his oath. It made sense but then again, hearing that the Royal Investigators ruled the destruction of the Marlow Estate to be an *accident*... well, it left him with less than abundant faith in the Palace.

Could it be a trap? Was the King in league with House Godman? Or perhaps the other way around, given the difference in power between a King and a Noble Lord...

Though... if the King and House Godman really were in league with one another, would Sol Godman really have had to come all the way to Last Hope to make sure Thomas was dead? That he’d made the trip himself and tried to assassinate him... either Sol had simply wanted to tie up a loose end... or Thomas was the potential fly in the ointment, wasn’t he?

“Tell me, Manager... what would happen to House Marlow’s holdings if I wasn’t around to swear that oath? What would happen to my family’s wealth and property if I was as dead as the rest of them?”

The Banker pauses at the morbid question, looking curious for a moment before collecting himself and rallying.

“Well... initially, the Royal Bank would look to find the nearest living relative. Someone likely from within the lands of House Marlow with as close a connection to the Noble Bloodline as possible. However... House Marlow has always had a reputation for being upright. Namely, there has been a lack of... mistresses propagating branch houses over the centuries.”

Thomas arches a brow, causing Weatherby to smile apologetically and shrug.

“I would have to check our records... but it is entirely possible that the Marlow Line currently begins and ends with you my lord. And so if you died as well... then it's entirely possible that House Marlow would be deemed completely defunct.”

Nodding along, Thomas tries not to be too amused by what was definitely bad news. Apparently his forefathers were so upstanding and righteous that they hadn't spread their seed far and wide throughout their lands like most nobility in most settings he'd ever read would have... and apparently did here in this world too if Weatherby's words were any indication.

A Noble House was usually much bigger than four people, after all. They would have multiple extended family members, and as Weatherby had mentioned, branch houses would almost certainly crop up from time to time.

What did it mean that House Marlow didn't have any of that? Had his father had no siblings? Were his grandparents already dead and buried? It was one thing for Marlow men to be particularly faithful to their wives, but it was another entirely for House Marlow to be this easily pruned...

It reeked of sabotage and foul play in Thomas' humble opinion. Or maybe just pure incompetence...

“And if House Marlow were deemed entirely defunct?”

Weatherby shifts in his seat, looking disconcerted by the very idea. Probably because he was the manager for all of the Marlow Accounts and it would be

quite the loss to his portfolio if he could no longer lay claim to such a prestigious position.

“Well... much like what happened to those tragically effected by the Rotlands... all of House Marlow’s remaining assets would be remanded to the Crown, to be redistributed as the King saw fit. Of course, unlike those Noble Houses rendered defunct by the Rotlands, House Marlow’s lands remain in good shape... they would either be taken over by a new Noble House appointed by the Crown, or more likely split into several distinct parts and given to their neighbors.”

Thomas nods, even as he inwardly wonders if House Godman’s lands might just be neighboring House Marlow’s. Even if they aren’t though, it wouldn’t surprise Thomas if House Godman had allies among the merchants of the Kingdom waiting in the wings ready to swoop in and get an appointment from the King.

Of course, all of that was currently irrelevant for one simple reason... *he wasn’t dead*. And he had no intention of dying any time soon. That said, part of him IS tempted to just take whatever money the Royal Bank is willing to allow him to withdraw and run.

This wasn’t his fight after all, not really. He’d done what he set out to, that being to take eyes and attention off of Last Hope. Now that he was in the city, nobody was actually going to travel all the way out there... not when they were far more likely to come after him instead.

But that was just it in the end. While the ‘percentage of wealth’ he could get from the Royal Bank without swearing an oath to the King was probably substantial enough, it didn’t really change that House Godman would be coming after him.

Whether he ran or stood his ground, they were going to be trying to hunt him and his girls down. So with that in mind... why not? Why shouldn’t he stay right where he was and effectively invite all comers to try their hand at him?

“How do I go about seeking an audience with the King to swear my oath?”

Weatherby perks up at that, his eyes alighting in a way that makes it clear he's very happy to hear Thomas ask that question.

“Ah! The Royal Bank would be thrilled to arrange such a thing, Lord Thomas. We should be able to get you an audience within the next day or two, I should think!”

Next day or two. Yes, that would work. Thomas nods along before rising from his chair.

“Do so. In the meantime, I'll need to withdraw what funds I'm allowed to from my family's account... and the Royal Bank's recommendation on where to stay in the city, given the current state of my estate.”

Weatherby rises from his chair as well, giving a half-bow and nodding emphatically.

“Yes, yes, of course. I should have thought of that... do not worry, we have good relations with all of the best establishments in the city. Please, come with me and let's get you all squared away, Lord Thomas.”

As the Banker leads them out of the room, Thomas takes a moment to silently check on Eloise. The mousy brunette looks a little overwhelmed by it all... but most of all, her eyes are filled with sorrow clearly felt on his behalf. He gives her a reassuring smile to show that he's not doing too badly... and a quick squeeze of her hand while Weatherby is looking away.

She squeezes back, biting her lower lip for a moment but ultimately holding her tongue. Together, they follow the other man out of his office and down the hall to make the withdrawal and get the recommendation.

One way or another, they're in the thick of it now. The Capital might very well be a death trap... but at this point, Thomas is more than ready to spring a few traps, flip over a few stones, and see what comes crawling out of the woodworks.

He might not have an emotional connection to the dead members of House Marlow... but he did have a vested self-interest in figuring out what the fuck had happened to them and making sure it didn't happen to him too.

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A/N: Thomas is FILLED WITH DETERMINATION!

Please let me know what you think either on Patreon or Discord! Your feedback, suggestions, and ideas for this story are keeping the inspiration flowing in a big way!