

PROLOGUE

Heroica Matamoros, Mexico

Decan Collins sat in the darkness, staring through a hole in the tattered window shade at the narrow street three floors below. His eyes were fixed on the two men walking toward the Hotel Especial, a misnamed one-star hotel on the outskirts of the city. The flickering light from the cerveza sign atop the bodega on the corner illuminated the killers as they strolled by.

The man in the lead, Nacio Leon, was wearing a white linen suit, a matching Panama hat, and a pair of sunglasses, despite the darkness. He was holding a gun in his right hand. Although Collins couldn't see the weapon clearly at this distance, he was certain of the make and model—a Beretta 92FS. Nacio had pressed the business end of the gun against Collins's head less than a month earlier. The killer had been denied the pleasure of pulling the trigger, because Collins had been deemed a necessary asset then. Now he was a liability.

Collins didn't recognize the second man. He was shorter and broader than Nacio and wore an oversized black T-shirt and jeans. Tattoos covered his bald head and the muscular forearm grasping the deadly looking twelve-gauge shotgun resting on his right shoulder. Collins recognized the weapon—a Kel-Tec KSG. It held twelve lethal shells in its dual tubes when fully loaded.

The two men made no effort to conceal their approach. They didn't need to. It was two in the morning, and the third-floor room registered under the name of Declan Collins was on the other side of

the hotel. The clerk at the front desk would also have told them that Collins had gone to bed hours earlier with a bottle of Johnny Walker Red. Collins couldn't blame the old man for his lack of discretion. Dying to protect a guest wasn't in his job description.

As Collins watched the two men cross the street, the surreal chain of events leading to this deadly rendezvous raced through his head like a movie watched in fast-forward. Three months ago, Ramon Cayetano, the head of one of Mexico's oldest drug cartels had demanded the impossible: transform one hundred million dollars of illegal drug profits into clean, legitimate funds through a single money laundering transaction. In spite of the network of laws and the legions of law enforcement personnel tasked with thwarting exactly this kind of scheme, Collins had succeeded. Now the drug lord intended to pay for his services in lead instead of gold. Collins walked over to the Glock 17 and the three spare magazines lying on the bed across the room. This alchemist did not intend to go quietly into the night.

Los Angeles, California

Gregorio Pena looked out the window of the limousine at the skyline as the car traveled through the thinning traffic on the Pasadena Freeway. The cell phone on the seat beside him vibrated, and he quickly picked it up. Keeping Ramon Cayetano waiting was not an option.

“Good evening, sir.”

“When are you meeting with the lawyer?”

“Within the hour.”

“Where?”

“At a club here in Los Angeles.”

“This a waste of time! You will bring this man to me.”

“Sir, my relationship is with his friend, Esposito, the securities broker. I—”

“Nacio says this man is a fool. We don’t need him. We need the lawyer.”

Cayetano’s casual reference to Nacio Leon was not just a rebuke. It was a threat. Nacio was the drug lord’s most feared enforcer—a proficient killer who thoroughly enjoyed his work.

“Sir, in the end, we may not need him, but the broker is the contact point. I need to use him as a bridge to the lawyer. I also need to ask the lawyer a number of questions. The scheme he devised is clever, even ingenious, but it is also complex. I need to make sure it is . . . viable.”

The phone was silent for a long moment. Gregorio knew the drug lord was weighing his options. Cayetano had a team of men in

a van outside the club waiting for the go-ahead to kidnap the lawyer and bring him to Mexico—the option urged upon him by Nacio. Although Cayetano had kept the operation a secret, Gregorio had discovered it through his own sources within the cartel.

“Very well, we will do it your way for now. Call me in the morning with a report.”

“I will, sir.”

Gregorio rested his head on the soft leather headrest and exhaled slowly, trying to relieve the anxiety his doctor said would kill him if he “continued to work in such a high-stress profession.” Gregorio smiled ruefully when he remembered the comment. Working for Ramon Cayetano was not a profession; it was an involuntary servitude, one that ended, more often than not, with a bullet and an unmarked grave. Gregorio was all too familiar with his predicament. He knew he was running out of time.

Ramon Cayetano was the scion of a wealthy Mexican family whose father had squandered most of the family fortune before he passed away. Cayetano had used what was left to enter the illegal drug trade. Over the past forty years, he'd made over a billion dollars in profits through a network of suppliers and distributors stretching from South America to the streets of Chicago—a network personally loyal to him.

When the younger, more violent drug lords had threatened Cayetano's business, the cartel lord had played the new entrants against each other and used his extensive law enforcement resources to thwart their shipments. Although profits had waned during these struggles, over time Cayetano had always come out ahead. But in the last five years, the game had changed. Natural selection had left only two other cartels, and one, the Nauyacas had decided the road to supremacy lay in the confiscation of Cayetano's empire.

In the past year, the Nauyacas had killed more than half of the suppliers and distributors in Cayetano's network, and many others had switched allegiances to stay alive. The drug lord's losses in the realm of governmental influence had been equally devastating. The army of judges and bureaucrats who'd served at his beck and

call for decades had sensed Cayetano's coming demise and become unresponsive, or they'd joined the ranks of the enemy. Just a month earlier, a judge under the control of the Nauyacas had issued an order seizing one of Cayetano's largest cash accounts. Ramon Cayetano had received the message: It was time to get his remaining hoard of cash out of Mexico.

The drug lord still had sufficient resources to accomplish this end—bankers, lawyers, accountants, and a host of other minions—but none had been able to offer him what he so desperately needed: the perfect money laundering scheme. Cayetano's acres of cash were the problem. Large cash deposits invariably activated the international regulatory regime designed to track terrorist funding and drug money. What Cayetano needed was a scheme that would enable him to move cash from his warehouses in Mexico to safe, reputable depository institutions in the United States without drawing regulatory scrutiny and seizure.

The drug lord had tried laundering these funds through check cashing businesses, small retail stores, casinos, and, most recently, Blackpool Studios, the film production outfit where Gregorio served as the general manager. These efforts had only been marginally successful. Three million dollars had been laundered, but the process had taken over two years, and the costs, in the form of taxes, bribes, and acquisition-related fees, had consumed over 40 percent of the incoming cash. Worse, several months ago the excessive cash deposits from one business had sparked an investigation by the United States Treasury Department, resulting in the loss of the cartel's entire investment.

Gregorio's intimate familiarity with Ramon Cayetano's problems, and the measure of trust he'd been accorded by the drug lord, had a long and painful history. His mother had worked in the drug lord's household as a maid, and Cayetano had groomed her precocious child as a future cartel asset without her consent. In time, the drug lord's investment had paid off. Gregorio had graduated magna cum laude from Harvard, and he'd obtained an MBA in accounting from Wharton. After spending two years working for

a top international accounting firm after graduation, Cayetano had ordered his indentured minion to return to Mexico and work exclusively on Cayetano family matters.

At first, Gregorio's work had been limited to routine accounting matters, but as the cartel's existential crisis grew more severe, his responsibilities had steadily increased. A year ago, he'd been assigned the ultimate task: transport the family's hoard of illegal cash from Mexico to a safe venue and convert the cash into legitimate investible funds.

The choice of where to move the money had been an easy one—the United States. Laundering the money had been more difficult. The US financial system was not only highly regulated, but industry players were constantly audited by a series of federal agencies looking for illicit cash contributions. Then Gregorio met Matt Esposito.

Every year, the top players in the film industry attended a private party at a twenty-thousand-square-foot mansion in Malibu. Not surprisingly, Blackpool's executives were not on the invitation list. A fifty-thousand-dollar bribe had upgraded the company's industry cred, securing an invite for himself, Nacio, and Adriana. The price had been steep, but the investment would be worth it if Blackpool could gain access to the more lucrative content opportunities. Once the company achieved a modest production track record, it could begin to record millions in phantom profits on its books and records—profits backfilled with Cayetano drug money.

Matt Esposito had also found a way to obtain an invite to the party, although Gregorio suspected he'd paid far less than Blackpool for the privilege. The broker had cornered Gregorio just as he was about to leave. After a few pleasantries, the broker had launched into a description of the "killer" screenplay written by his best friend, a lawyer named Declan Collins. The story was woven around a money laundering scheme involving bankrupt corporations, phantom profits, and the manipulation of net operating losses.

Although Gregorio had listened politely to Esposito's pitch, he'd initially dismissed the complicated scheme as implausible. The next morning he'd reread the script Esposito had given him and

investigated the lawyer's background. He decided Declan Collins was a most clever man, but he was not convinced. Then he'd received a call from Nacio that changed his mind.

As the limo approached the nightclub where the meeting was scheduled, Gregorio hoped Collins was as talkative and boastful as his friend Esposito. He needed to get the lawyer to explain his money laundering scheme in detail, without arousing his suspicions. If the scheme was viable, the Cayetano family could well have the lifeline it needed.

"Your life, Mr. Collins, is about to get . . . interesting," Gregorio said aloud with a hint of regret.

The phone vibrating in his hand interrupted Gregorio's thoughts. "It's Adriana. Where are you?"

Adriana's tone was curt and impatient, but then, as a member of the Cayetano family, she considered herself royalty, whereas Gregorio was just the hired help. He ignored the insult. In Ramon Cayetano's world, Adriana was no more than a useful tool, like him. Her role in tonight's drama, that of an attractive and potentially available temptress, confirmed this status. Gregorio suspected Adriana's antagonism was driven, in part, by this realization.

"I will be there in a moment. Where are you, Adriana?"

"In the Maserati, a block away."

"Good. Pull up to the valet. I will be right behind you."

"You had better be."

Gregorio smiled wistfully at the threat in her voice. *Arrogant fool, if we fail tonight, both of us may end up in the same grave, in spite of your foul lineage.*