**Cheryl's Skinny Dipping Story**

**by [exhibitionistguy](http://www.literotica.com/stories/memberpage.php?uid=932420&page=submissions)**

Hello. My name is Cheryl and I love to skinny dip and to sunbathe nude. I owe it all to my friend, Lisa. She was the one who first convinced me to swim without a bathing suit.  
  
I remember that hot summer day when Lisa invited me to go swimming. Lisa lived out in the country on a farm with her parents and brother. The land was so beautiful and peaceful. There was a pond and lots of grass. Her parents and brother would be away for the day and it would be just us two girls.  
  
I grabbed my bathing suit and my towel and headed over to Lisa's. I was really looking forward to spending the day with her.  
  
She must have been looking out the window, because, before I even had a chance to knock, she opened the door and greeted me with a smile.  
  
"Hi Cheryl. I'm so glad you're here."  
  
Lisa stood there in her bare feet, wearing a blue bikini.  
  
"Come into the kitchen. I was just preparing some food for later. I thought we would have a little picnic by the pond. I'm going to stop by at the house a little later and finish cooking it."  
  
I said, "So it's just the two of us?"  
  
"Yes. It's just us two."  
  
I watched her as she put some ice into a cooler.  
  
I said, "It's going to be a hot day."  
  
"Yes, but it will be nice by the pond. The water is cool and, if the sun gets too hot, we can always sit in the shade under a tree."  
  
I said, "Aren't you glad that we're finally done with school?"  
  
"Thank goodness!"  
  
I laughed when she said that. Lisa and I had graduated from high school just a couple of weeks earlier. We were both eighteen years old. This was the first time she had invited me over to go swimming.  
  
"Lisa, is it okay if I use your bathroom? I want to put on my bathing suit."  
  
"Sure. It's over there. Help yourself."  
  
I went into the bathroom and closed the door, but only part way. I wanted to be able to talk to Lisa while I changed.  
  
I pulled my tee shirt over my head and then I unsnapped my bra. I unfastened my shorts and let them drop to the floor. Then I slipped off my panties.  
  
I stood there in the bathroom for a moment, totally naked, and looked in the mirror. I looked at my breasts. They sure hadn't gotten any sun. They looked so pale.  
  
I stepped into my one piece black bathing suit and pulled the straps over my shoulders. My breasts were not as big as Lisa's, but they filled out my swim suit just fine.  
  
I combed my long straight black hair. Now I was ready to go swimming. I exited the bathroom and rejoined Lisa in the kitchen.  
  
Lisa said, "You look very cute in that outfit."  
  
"Thank you."  
  
"Okay, let's go swimming."  
  
We exited the house. Lisa led the way. It was only a short distance until we arrived at the pond.  
  
Lisa said, "This is it. What do you think?"  
  
"It's beautiful!"  
  
"Let's put out towels here."  
  
We laid our towels on the grass facing the pond and sat down.  
  
Lisa said, "Cheryl, I've been meaning to tell you something."  
  
"Yes, what is it?"  
  
"I've been swimming at this pond ever since I was a little girl. This is my favorite spot in the whole world. It's so peaceful and quiet."  
  
I said, "Lisa, you are so lucky to have this place."  
  
Lisa continued, "Yes, I know. I love to come here by myself. Sometimes I'll bring a book to read."  
  
I said, "Don't you ever get bored?"  
  
"Yes, sometimes, but usually I'm happy to lie here in the sun and to swim in the pond."  
  
"Are you always by yourself?"  
  
"Oh no, not always. Sometimes my brother swims with me. And we've had many family picnics here. Sometimes we invite friends."  
  
"Thank you for inviting me today."  
  
Lisa smiled and said, "You make it sound so formal. You're very welcome."  
  
I could tell that Lisa was trying to tell me something, but she appeared to be hesitating to say whatever it was. We sat there for a moment, quietly enjoying each other's company.  
  
"Oh, there's something else and I hope you don't get the wrong idea."  
  
"What do you mean?"  
  
"Sometimes, when I am by myself, I lie here nude."  
  
"Nude?"  
  
"Yes. I love the feeling of being nude. I mean, if I am here all by myself and no one is here to see me, then why not be nude?.....And it's a very private pond. I mean, no one can see us from the road."  
  
"But what about your brother? Aren't you afraid he'll see you?"  
  
"He's my brother. We've been skinny dipping in this pond together ever since we were little kids. It's no big deal."  
  
"How old is he now?"  
  
"Twenty."  
  
"And he sunbathes nude too?"  
  
"Yes."  
  
"Oh."  
  
There was a moment of silence while I paused to think about what Lisa had just told me. I didn't know what to think. I guess I could understand why she would want to sunbathe nude. It appeared innocent enough. I have to admit, though, I was curious and, perhaps, a bit envious.  
  
Lisa continued, "So, I wanted to ask you, would it be alright with you if I took my bathing suit off now?"  
  
I was shocked! I certainly hadn't expected that at all. She wanted to take all her clothes off in front of me. No one had ever asked me that before. I didn't know how to answer. I thought about it a moment. I felt flattered that she trusted and felt close enough to me to ask me this.  
  
I said, "Sure. Okay. Go ahead."  
  
With that, Lisa unfastened the ties to her bikini top and took it off. Then she wiggled out of her bikini bottoms. She lay on her towel without a stitch of clothing.  
  
I tried not to stare at her, but I couldn't help it. I looked at her red hair and blue eyes and beautiful breasts. I could see her pink nipples. Were they erect? I wasn't sure. Did they always look that way? Her skin was very fair. Her buttocks and thighs looked so firm, probably from swimming and hiking. I could see her red pubic hair.  
  
The thing that sticks out most in my mind is how vulnerable she looked. There was nothing covering her. She was completely exposed. Her most private and delicate parts were visible. This is what Lisa looked like. There were no pretenses. No clothing to conceal her. I suppose that if some evil person were there who wanted to do her some harm, it would have been easy. But it was just the two of us at her safe and secluded country pond.  
  
I thought to myself, "Is it normal for me to want to look at another girl?"  
  
We talked for a while. I tried to pretend that she was not nude. I tried to steer my thoughts and eyes away from Lisa's body, but she looked so beautiful and enticing. Finally, I gave up trying to deny the fact that I was getting very turned on by the situation.  
  
If she could sunbathe nude in front of me, then why couldn't I do the same in front of her? Oh, my parents would be shocked if they ever found out. They certainly wouldn't approve. And I was much too shy and modest to do it.  
  
I said, "I wish I had enough nerve to be nude like you."  
  
She said, "It's not so difficult."  
  
"It is for me."  
  
"Oh, don't be such a prude. It's fun. I dare you to take off your bathing suit!"  
  
"What if your brother would catch us?"  
  
"So what if he did?"  
  
"I would be so embarrassed, I would just die."  
  
"Don't be silly. Beside, he's gone away for the day."  
  
"Are you sure he won't catch us?"  
  
"Yes, I'm sure."  
  
Lisa had really taken me by surprise. I was too embarrassed and inhibited to take off my bathing suit in front of her. I was brought up to be modest. Yet, at the same time, I was becoming very excited at the thought of her seeing me without any clothes on. I couldn't make up my mind what to do.  
  
I nervously looked around to see if anyone was watching us. There was no one there. It was just the two of us.  
  
The next thing I knew, I was slipping the straps of my one-piece swimsuit off of my shoulders. Then I slipped it down below my knees and off of my legs. Now I was completely bare from head to toe!  
  
I noticed that Lisa was looking at me and I suddenly felt very self conscious. I am 5 feet 4 inches tall with long straight black hair and brown eyes. My breasts and belly were so white. They hadn't gotten any sun. I also have little feet. My skin is very smooth.  
  
It felt so good to feel the hot sun shining on my bare chest. My breasts curved upwards as if they were reaching for the sun.  
  
Was Lisa looking at my breasts? I wasn't sure. I could feel my nipples getting hard.  
  
Lisa said, "You really do have a lovely body!"  
  
I felt myself blushing. I said "Do you really think so?"  
  
"Yes."  
  
I wasn't sure what Lisa was thinking, but I knew that I was feeling very naughty. I knew that it was just the two of us girls, but, for me, what we were doing was far from innocent. She could see my most private and intimate parts, parts that no one else had ever seen.  
  
I tried to pretend that it was all innocent. We had a wonderful time, talking about a number of things, including school and, of course, boys.  
  
She said, "Let's go swimming."  
  
"Okay."  
  
She ran for the pond and I chased after her. My breasts, no longer restrained by my bathing suit, jiggled up and down. We splashed each other and had fun. I felt wonderfully free and decadent.  
  
We were swimming when, all of a sudden, I realized that we were not alone! There was Lisa's brother, Bill, walking towards where we had laid our things on the grass. He had a towel in his hand. He waved at us. Lisa waved back, but I was too shocked to do anything. I just stood there in the water. I didn't know what to do.  
  
I was so embarrassed. Lisa's brother had caught me skinny dipping!  
  
I said, "I thought you said Bill wasn't going to be here!"  
  
"I don't know what he's doing here."  
  
"I don't have any clothes on!"  
  
"Don't panic. It's only my brother."  
  
By this time, Bill was laying his towel on the ground next to mine. He must have noticed my bathing suit lying on the grass. I watched as he took off his tee shirt. He stood there in his swimming trunks. The next thing I knew, he was diving in the pond and swimming towards us. Now he was only a few feet away. I let myself sink under the water so that he couldn't see that I was nude.  
  
He smiled and said, "Hi girls."  
  
I'm sure he could tell that my face was red. I said, "Hi."  
  
Lisa said, "What are you doing here?"  
  
"My friend had to do something with his parents, so I decided to hang out here instead."  
  
"That's fine, but you could have let us know sooner."  
  
"Sorry, but I didn't know."  
  
Lisa had made it clear that she was annoyed.  
  
I said, "Lisa, it's okay."  
  
"Cheryl, is it okay if I swim with you?"  
  
"Yes, of course."  
  
"But, please don't look. I don't have any clothes on."  
  
"Oh."  
  
Lisa said, "Don't play dumb. Didn't you see Cheryl's bathing suit lying on the grass?"  
  
"No."  
  
"Oh, yes you did."  
  
"So what if I did?"  
  
"You're embarrassing Cheryl. This is the first time she's ever gone skinny dipping. It was supposed to be just us two girls."  
  
Bill said, "I'm sorry Cheryl. I figured Lisa would warn you that I might be here."  
  
I said, "It's okay. You probably can't see much of me anyway since I'm covered by the water."  
  
Of course, I knew that this was only partially true. Bill was standing only a few feet away from me and the water was very clear. I'm sure that he could see quite a bit of the upper part of my breasts.  
  
Bill said, "Since I'm covered by the water too, would it be okay if I take off my swim trunks?"  
  
"Yes. Go ahead."  
  
Bill took off his swim trunks and proudly held it above the water for Lisa and me to see.  
  
He said, "There. Now we're even."  
  
The three of us swam in the cool pond. We splashed each other and laughed. It was as if we were little kids again. It really was mostly innocent fun. Although I found myself flirting with Bill, the water was still essentially maintaining my modesty and Lisa was there to "chaperone."  
  
After swimming for twenty minutes, I found myself starting to get cold. It was time to get out of the pond. Now I had a new dilemma. My bathing suit was lying on the grass. I was too embarrassed to let Bill see me nude. I didn't know what to do.  
  
I swam up to Bill and asked, "May I please have my bathing suit back?"  
  
"Why?"  
  
"I think you know why."  
  
"Okay."  
  
I watched as he swam to shore to retrieve my bathing suit. He quickly swam back with it. Now he was facing me only a few inches away. I looked up at him. My hair was all wet and he could see my upper chest and shoulders. I knew that I must have been teasing him. I could tell by his look that he wanted to touch me. It would have been so easy for him to do that.  
  
He said, "Are you sure you want this? I'm sure you would look very cute without it."  
  
Now it was his turn to tease me. There I was, totally nude, and he was holding the one article of clothing that I needed to protect my modesty. I smiled as Bill handed me my bathing suit.  
  
"Thank you."  
  
I wiggled back into my suit and three of us headed back to our towels.   
  
Bill said, "Do you mind if I sunbathe nude?"  
  
"No, I don't mind."  
  
Lisa also did not bother to put her bathing suit back on. After all, her brother had already seen her nude many times before.  
  
So, I was the only one wearing clothes. It felt odd.   
  
I looked at Bill's cock and I couldn't help but to giggle. It was so small! It was obvious that the cool water had caused it to shrink. I had heard that cold water could do that to a man. I wondered how big it would get when it wasn't cold.  
  
He said, "What are you laughing at?"  
  
"Nothing."  
  
We spent the next little while talking. Actually, it was Lisa and I who did most of the talking. Bill mostly listened.  
  
We lay on our backs enjoying the sun. Lisa and Bill were completely nude, but I still had my bathing suit on. I wanted to take my bathing suit off too, but I was much too embarrassed to do it in front of Bill.  
  
I had never been nude in front of a boy before. And this was my girlfriend's brother! It was one thing to be nude earlier in the day when it was just Lisa and me, but, now it was out of the question. What would Bill think if he saw me nude? Would he like what he saw? I'm sure he would. On the other hand, why should it matter? The two of them were nude. Why shouldn't I be nude too?  
  
What if Bill got turned on? I had never seen a naked boy before and I certainly had never seen a boy with an erect penis before. I wondered what Bill's penis would look like if it were erect.  
  
I started to feel that maybe I was overdressed. After all, my friends were totally nude and relaxed. I didn't understand why I felt so self conscious and inhibited.  
  
I decided to roll onto my stomach. I undid the straps of my bathing suit and slipped them down off of my shoulders. I lifted my chest up slightly off of the towel and then pulled my suit down to my waist. Now I was topless! Of course, I was still covered because I was lying on my stomach.  
  
The sun felt so good on my back, but it was time to change positions. Should I pull my bathing suit back up to cover my breasts? What a prude I was! Why was it so difficult for me to make a decision? After a few moments of hesitation, I rolled onto my back, leaving my breasts exposed to the sun. I glanced at Lisa and we smiled at each other. I felt so excited. I was allowing Bill to see my breasts.  
  
I was almost naked. I inched the suit down a few inches more, revealing my lower abdomen.  
  
After another few minutes, I was feeling even braver. I opened my eyes a little. Bill was watching me. My pussy was becoming very wet with the thought that I should take my bathing suit off entirely. I grasped the waist band of my bathing suit and snapped it teasingly against my hips, not knowing for sure what I was going to do next. I didn't know if I could do it. Finally, I felt enough courage to lift my hips up and to pull my bathing suit completely off my body.  
  
Now I was completely bare! All I had on was my birthday suit.  
  
I closed my eyes and smiled. I couldn't believe what I had just done. Girls are supposed to be modest. Here I was at a country pond stark naked in front of my girlfriend and her brother!  
  
I glanced to my left. I caught Bill looking at me. Oh my g-d, his cock was red and swollen! Did I cause that to happen?  
  
Lisa whispered to me, "Bill's erect."  
  
I whispered back, "Yes. I see."  
  
I couldn't believe how big Bill's cock was. It was sticking up like a sore thumb! What a contrast it was compared to earlier when it was shriveled from the cool water.  
  
I tried to ignore Bill's change of anatomy, not wanting to embarrass him too much. Of course, I'm sure that he knew I was watching him. He made no attempt to roll onto his stomach to conceal his arousal. He appeared to be enjoying blatantly exhibiting himself. I think he was pretending that he didn't know that I was looking.  
  
I felt myself becoming very flushed. After all, he was lying only a few inches away from me and I could see his cock sticking up in the air.  
  
Lisa and I continued our conversation as if nothing were out of the norm. We continued this lazy routine of swimming, laying in the sun, and talking.  
  
After a while, Lisa announced, "I'm going back to the house to prepare us some lunch."  
  
I said, "I'll come with you."  
  
"No. I'm fine. You might as well stay here with Bill and enjoy the sun."  
  
I felt a little uncomfortable that Lisa was leaving me alone with her brother, but I figured that, so far, he had been a perfect gentleman. I felt confident that he wouldn't try anything funny.  
  
Bill suggested that we go for a swim. This time we swam to the small wooden deck that was in the middle of the pond. It was large enough for maybe two or three people to lie on.  
  
Bill climbed onto the deck first. Then he gave me his hand and helped to pull me up. I'm sure he had a nice view of my breasts jiggling and dangling in front of him. I gave him a smile and said, "Thank you."  
  
Bill sat down on the deck, but I remained standing for a moment. I looked all around. It looked so beautiful. We were surrounded by water and, beyond that, there was only grass and trees.  
  
All of a sudden, I felt cold. I was dripping wet all over and the cool breeze was causing me to shake. I wish I had something to dry myself with, but my towel and all of my clothes were on the grass where I had left them. They weren't doing me any good now.  
  
I noticed that Bill was looking at me. I must have been quite a sight. It wasn't every day that he got to see a young girl, totally naked, dripping water from head to toe, and shaking from the cold.  
  
I stood there for a second, looking down at Bill. I knew that, from his vantage point of looking up at me, he had a good view of my wet pubic hair and the lips of my vagina. I stood next to him with my little feet almost touching him and let the water drip from my long black hair onto his chest. The cool air and the thought that he was looking at me were causing my nipples to get hard. I put my arms around my chest so that Bill wouldn't see.  
  
Bill laughed at me and said, "You aren't cold are you?"  
  
I said, "Yes! How can you tell?"  
  
I laid down on my back close to Bill. He looked so muscular and handsome. He had a nice firm ass!  
  
I smiled. I wasn't the only one who was cold. Bill's penis was definitely still feeling the effects of the cool water. It looked like a little sausage.   
  
We were all alone. We talked about a number of things. I asked Bill if he had a girlfriend and he told me that he didn't. And, of course, we talked about Lisa.  
  
The sun felt so good. It didn't take long for me to get hot.  
  
I noticed that Bill's cock was starting to swell again. Is that what a man's cock looks like when it is half erect? I think Bill was trying to keep it from getting too stiff in front of me.  
  
I giggled to myself. I was feeling very mischievous. I wanted to tease Bill and to see how stiff and sexually frustrated I could get him. I wanted to embarrass him a little. Yes, I had seen him with an erection earlier in the day, but I wanted to see if I could deliberately cause him to have one now. Now that Lisa wasn't here, maybe I could get away with it.

I decided to sit up facing Bill. I dangled my breasts in front of him again. I know that they must have looked tempting.  
  
We continued our conversation, but, it was obvious that poor Bill was having difficulty concentrating. He was having trouble getting his words out and his face looked flushed. He was trying not to stare at my tits, but I knew he was enjoying looking at them.  
  
My nipples were hard. Would he like to suck on my them? I'm sure that he would if he had the chance.  
  
I looked down and noticed that his cock was now fully erect. I couldn't help but to admire it. It looked so hard and, yet, at the same time, it also looked so soft. I couldn't help but to look at it. I mean, I was sitting right in front of him and his cock was just sticking up in the air.  
  
I found myself getting very hot. My pussy was wet. I couldn't believe how big his cock was. It was even bigger than it had been earlier in the day.  
  
I tried to think logically. I was cock teasing Bill. Could this be the shy and innocent girl who, just a couple of hours earlier, was too embarrassed to go skinny dipping? This was so uncharacteristic for me. It didn't make any sense. There was no logic.  
  
It had been my intent to just tease Bill a little. It was fun and I didn't see the harm in that. I enjoyed sexually frustrating him. I had never done that to a man before. I didn't realize that I could have that much of an effect on him.  
  
I figured that, no matter how much I teased Bill, if he tried to take advantage of me, all I needed to do was to remind him that his sister would soon be back. Of course, I knew that he was much stronger than me and that, if he really wanted to take advantage of me, I would be defenseless against him. What I did not figure on was how horny I was getting.  
  
I looked at Bill and smiled. I could tell from his face that he wanted to kiss me so badly. I inched a little closer. The next thing I knew, he kissed me and I kissed him back. He kept kissing me. He told me that I was beautiful. I let him touch my breasts.  
  
Now his cock was really twitching and sticking up in the air. Suddenly, without thinking, I reached down and gently put my fingers around his cock. I don't know what got into me. I was so young and inexperienced. I had never touched a man's cock before. Didn't I realize what I could cause to happen? I knew the difference between right and wrong. My mind was saying one thing, but my body was saying something else and my body was winning. My hormones and instinct were telling me what to do.  
  
His cock felt so hot. I could feel the blood pulsing inside. I started to gently stroke it up and down. This wasn't just teasing anymore. Now I was getting Bill sexually excited to the point where he was going to completely lose control. His cock was red and swollen and looked like it was going to explode.  
  
The next thing I knew, Bill rolled on top of me, kissing me all the while. He kissed me all over. Then he began to suck on my tits.   
  
I could have told Bill to stop, but I didn't. I think he would have stopped if I had asked him to. I didn't blame him for getting so excited. I was excited too. I didn't plan for things to go so far, but the truth is that I liked what he was doing and I didn't want him to stop. I could feel his stiff cock pressing against my pussy when, all of a sudden, he stuck it in. He forcefully thrust his cock in and out of me; I'm not sure how many times. It felt so good. I was on fire. I had never been so hot before. I wish I could say that it lasted for hours, but, suddenly, it was over.  
  
My pussy was all wet from his semen. We kissed and held each other while we caught our breath.  
  
I said, "That wasn't supposed to happen."  
  
Bill replied, "I know. I guess I got carried away."  
  
"I think we both did."  
  
I kissed him again.  
  
I said, "Let's keep this our little secret. Okay?"  
  
"Okay."  
  
With that we dived off the deck into the cool pond water and swam back to our towels. It wasn't long after that when Lisa arrived with a picnic basket.  
  
She said, "I hope you guys haven't been too bored without me. Has my brother been behaving himself?"  
  
I said, "Oh yes. He has been a perfect gentleman."  
  
I smiled at Bill, but he didn't say a word. I wonder if Lisa suspected anything. I think she did. Although I can't prove it, I think she planned, somehow, for this to happen. I don't think it was a coincidence that her brother just happened to arrive when he did. Nor do I think Lisa was innocent when she left me alone with her brother while she went to prepare lunch. What do you think?