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As you can see, the longer you wait, i.e., the closer you get to sheriff's sale, the more the plan will be. Therefore, the best time to file a chapter 13 is before a foreclosure starts.

Lawrence Rubin, Attorney's Chapter 13 Frequently Asked ...

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Chapter 1321: SMALL LOANS - codes.ohio.gov

You have learned that everything man creates or acquires, begins in the form of DESIRE, that desire is taken on the first lap of its journey, from the abstract to the concrete, into the workshop of the IMAGINATION, where PLANS for its transition are created and organized.

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