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One of the nation's leading public law schools, the Moritz College of Law strives to make a difference in the world through excellence in teaching, meaningful scholarship, and advancement of the legal profession. 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. Frequently Asked Questions ** ESTIMATING FIRST-YEAR TAXES - How can a new homebuyer estimate first-year taxes? ** FIRST-YEAR TAXPAYER - Why are my taxes so much higher this year versus when I purchased my house last year? How do I safely remove a USB device from my computer? » Hardware » Windows » Tech Ease: Some USB devices, such as a flash drive or memory card connected with USB card reader, must first be stopped before they can be removed from your computer or shut off. Stopping the device is done to ensure that nothing is being written to the memory card.