

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NEW JERSEY 08034
856 . 482 . 6900
FAX: 856 . 482 . 1199

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
CHRISTOPHER J. FOX***
CORINA CANIZ***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PENNSYLVANIA OFFICE
24 NORTH MERION AVENUE
SUITE 240
BRYN MAWR, PA 19010
215-568-9500
215-568-1141 FAX

PLEASE RESPOND TO NEW JERSEY OFFICE

May 30, 2001

Office of the Sheriff
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

RE: Norwest Bank Minnesota, National Association, as Trustee et al
vs.

Larry B. Kremser & Edith L Williams a/k/a Edith L. Kremser
Property: 421 North 2nd Street, Catawissa, PA 17820
Columbia County C.C.P. No.: 2000-C1243
Sheriff's Sale Date: May 24, 2001

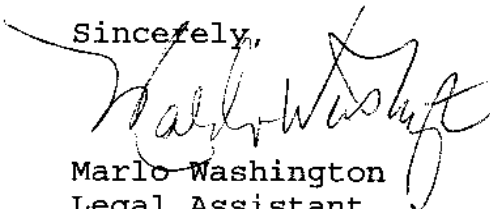
Dear Sir or Madam:

As attorney on the Writ, we are assigning the bid and requesting
the DEED be recorded in the name of Wells Fargo Bank Minnesota,
N.A. f/k/a Norwest Bank Minnesota, National Association, as Trustee
under the Pooling & Servicing Agreement dated as of 12/11/97, Delta
Funding Home Equity Loan Trust 1997-4, c/o Delta Funding
Corporation, as servicing agent, 1675 Palm Beach Lakes Boulevard,
West Palm Beach, FL 33401 .

Enclosed please find our check in the amount of \$386.18 payable to
the Sheriff of Columbia County. This check represents payment of
the sheriff settlement costs, less previous deposit of \$1,500.00.
Also enclosed please find two original Realty Transfer Tax
Statement of Value forms.

Thank you in advance for your kind assistance in this matter and as
always, if you have any questions please feel free to contact me.

Sincerely,


Marlo Washington
Legal Assistant

Enclosure

Norwest Bank

vs. LARRY - E. JIM BREMER

No. 21-2001 E.D. No. 1243-2000 J.D. Date of Sale 5-24-01 Time of Sale 10:00

DOCKET & RETURN	\$	<u>15. -</u>	
SERVICE PER DEFENDANT OR GARNISHEE		<u>180. -</u>	
LEVY (PER PARCEL)		<u>15. -</u>	
MAILING COSTS		<u>25. -</u>	
ADVERTISING, SALE BILLS & COPIES		<u>17.50</u>	
ADVERTISING SALE (PLUS NEWSPAPER)		<u>15. -</u>	
MILEAGE		<u>13.50</u>	
POSTING HANDBILL		<u>15. -</u>	
CRYING/ADJOURN SALE (EACH SALE)		<u>10. -</u>	
SHERIFF'S DEED		<u>35. -</u>	
TRANSFER TAX FORM		<u>25. -</u>	
DISTRIBUTION FORM		<u>25. -</u>	
OTHER <u>NOTARY</u>		<u>17.00</u>	
<u>COPIES</u>		<u>3.50</u>	
TOTAL *****	\$		<u>406.50</u>

PRESS-ENTERPRISE INC	\$	<u>412.00</u>	
SOLICITOR'S SERVICES		<u>75. -</u>	
TOTAL *****	\$		<u>487.04</u>

PROTHONOTARY (NOTARY)	\$	<u>10. -</u>	
RECORDER OF DEEDS		<u>28.50</u>	
OTHER			
TOTAL *****	\$		<u>38.50</u>

REAL ESTATE TAXES:

BOROUGH, TWP & COUNTY TAXES	20	\$	
SCHOOL DISTRICT TAXES	20		
DELINQUENT TAXES	20 <u>01</u>		<u>10. -</u>
TOTAL *****		\$	<u>10. -</u>

MUNICIPAL FEES DUE: Electric

SEWER- MUNICIPAL	<u>20 01</u>	\$	<u>207.14</u>
WATER- MUNICIPAL	<u>20 01</u>		<u>32. -</u>
TOTAL *****		\$	<u>254.14</u>

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)			
TOTAL *****		\$	<u>190. -</u>

MISCELLANEOUS	\$		
	\$		
TOTAL *****	\$		

TOTAL COSTS (OPEN BID) *****	\$		<u>1386.14</u>
--------------------------------	----	--	----------------

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (717) 784-0257

PHONE
(717) 389-3622

24 HOUR PHONE
(717) 784-6300

SHERIFF'S REAL ESTATE FINAL COST SHEET

Norwest Bank VS LARRY - Edith Kremser

NO. 21-2001 E.D. NO. 1243-2000 J.D.

DATE OF SALE: 5-24-01

BID PRICE (INCLUDES COSTS) \$ 25,000.-

POUNDAGE--2% OF BID PRICE \$ 500.-

TRANSFER TAX 2%, FAIR MARKET PRICE \$-

MISC. COSTS \$ 1386.18

TOTAL AMOUNT NEEDED TO PURCHASE \$ 1886.18

PURCHASER(S): Norwest Bank Minnesota

ADDRESS: _____

NAME(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): [Signature]
Norwest Bank

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE	\$ <u>1886.18</u>
LESS DEPOSIT	\$ <u>1500.-</u>
DOWN PAYMENT	\$ _____
TOTAL DUE IN EIGHT DAYS	\$ <u>386.18</u>



Windows 2000 Printer Test Page

Congratulations!

If you can read this information, you have correctly installed your HP DeskJet 840C Series on DEPUTY.

The information below describes your printer driver and port settings.

Submitted Time: 2:59:37 PM 5/16/2001
Machine name: DEPUTY
Printer name: HP DeskJet 840C Series
Printer model: HP DeskJet 840C Series
Color support: Yes
Port name(s): LPT1:
Data format: RAW
Share name: HP842C
Location: color, near deputy's desk
Comment:
Driver name: hpfntkm0.dll
Data file: hp840a0.dat
Config file: hpfuint0.dll
Driver version: 64.27
Environment: Windows NT x86

Additional files used by this driver:

C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfntum0.dll (1,30,13,0)
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfftrc0.dll (1,30,13,0)
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfbxtr0.dll (1,30,13,0)
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfpegn0.exe (1,30,13,0)
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfeimg0.dll (A.00.23.000)
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfjbui0.dll (1, 14, 0, 0)
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfprvw0.exe (1,17,0,0)
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpftbox0.exe (1.25.2.0)
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfeime0.dll (2, 5, 2, 0)
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfhlpb0.hlp
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfrelb0.hlp
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfconfig0.exe (1.24.0.0)
C:\WINNT\System32\spool\DRIVERS\W32X86\2\hpfpcle0.dll (1, 16, 0, 0)

This is the end of the printer test page.

Receipt

Received of: Col Co Sheriff Dept \$ 10.00

Ten and 00/100 Dollars

	Amount
Misc Fee	10.00
Total:	10.00

Check: 13694

Payment Method: Check

Amount Tendered: 10.00

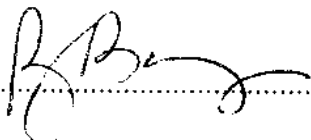
Clerk: TKLINE

Tami Kline, Prothonotary


By: _____
Deputy Clerk

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paula J. Barry, Publisher's Assistant being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily continuously in said Town, County and State since the day of its establishment; that hereto attached is a copy of the legal notice or advertisement in the May 3, 10, 17, 2001 exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement or notice was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

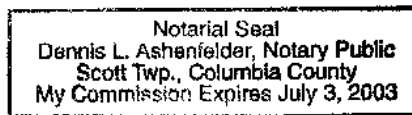
.....

.....

Sworn and subscribed to before me this 17th day of May 2001.....

.....

.....

(Notary Public)

My commission expires



Member, Pennsylvania Association of Notaries

And now,....., 20....., I hereby certify that the advertising and publication charges amounting to \$.....412.04.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

.....

Permit:
 ■ Write "Return Receipt Requested" on the mailpiece below the article number.
 ■ The Return Receipt will show to whom the article was delivered and the date delivered.

2. Restricted Delivery
 Consult postmaster for fee.

COMMONWEALTH OF PENNSYLVANIA
 DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
 BUREAU OF COMPLIANCE
 CLEARANCE SUPPORT SECTION
 DEPARTMENT 281230
 HARRISBURG PA 17128-1230

70000520001714215160

Certified
 Insured
 COD
 Merchandise

8. Addressee's Address (Only if requested and fee is paid)

Thank you for using Return Receipt Service

6. Signature (Address of Agent)
James J. Venturo

PS Form 3811, December 1994

Is your RETURN ADDRESS completed on the reverse side?

Permit:
 ■ Write "Return Receipt Requested" on the mailpiece below the article number.
 ■ The Return Receipt will show to whom the article was delivered and the date delivered.

2. Restricted Delivery
 Consult postmaster for fee.

Commonwealth of PA, Dept. of Revenue
 Bureau of Compliance Dept. 2809
 Harrisburg, PA 17128-0946

4a. Article Number
 70000520001714215184

Certified
 Insured
 COD
 Return Receipt for Merchandise

8. Addressee's Address (Only if requested and fee is paid)

6. Signature (Address of Agent)
James J. Venturo

PS Form 3811, December 1994

Is your RETURN ADDRESS completed on the reverse side?

Is your RETURN ADDRESS completed on the reverse side?

SENDER:
 ■ Complete items 1 and/or 2 for additional services.
 ■ Print your name and address on the reverse of this form so that we can return this card to you.
 ■ Attach this form to the front of the mailpiece, or on the back if space does not permit.
 ■ Write "Return Receipt Requested" on the mailpiece below the article number.
 ■ The Return Receipt will show to whom the article was delivered and the date delivered.

5. Received By: (Print Name)
 OFFICE OF P.A.R.
 DEPT. OF PUBLIC WELFARE
 PO BOX 8016
 HARRISBURG, PA 17105

6. Signature (Address of Agent)
X [Signature]

8. Addressee's Address (Only if requested and fee is paid)
 PS Form 3811, December 1994

4a. Article Number
 70000520001714215177

4b. Service Type
 Registered
 Express Mail
 Insured
 COD

7. Date of Delivery
 MAR 26 2001

8. Addressee's Address (Only if requested and fee is paid)
 PS Form 3811, December 1994

Is your RETURN ADDRESS completed on the reverse side?

SENDER:
 ■ Complete items 1 and/or 2 for additional services.
 ■ Print your name and address on the reverse of this form so that we can return this card to you.
 ■ Attach this form to the front of the mailpiece, or on the back if space does not permit.
 ■ Write "Return Receipt Requested" on the mailpiece below the article number.
 ■ The Return Receipt will show to whom the article was delivered and the date delivered.

5. Received By: (Print Name)
 SMALL BUSINESS ADMINISTRATION
 7 NORTH WILKES-BARRE BLVD
 WILKES-BARRE, PA 18702-5241

6. Signature (Address of Agent)
X M. Vondelcheid

8. Addressee's Address (Only if requested and fee is paid)
 PS Form 3811, December 1994

4a. Article Number
 70000520001714215153

4b. Service Type
 Registered
 Express Mail
 Insured
 COD

7. Date of Delivery
 3/26/01

8. Addressee's Address (Only if requested and fee is paid)
 PS Form 3811, December 1994

Is your RETURN ADDRESS completed on the reverse side?

SENDER:
 ■ Complete items 1 and/or 2 for additional services.
 ■ Print your name and address on the reverse of this form so that we can return this card to you.
 ■ Attach this form to the front of the mailpiece, or on the back if space does not permit.
 ■ Write "Return Receipt Requested" on the mailpiece below the article number.
 ■ The Return Receipt will show to whom the article was delivered and the date delivered.

5. Received By: (Print Name)
 Household Realty Corp.
 Rt#3 Box 1980
 Selinsgrove, PA 17870

6. Signature (Address of Agent)
X [Signature]

8. Addressee's Address (Only if requested and fee is paid)
 PS Form 3811, December 1994

4a. Article Number
 70000520001714215191

4b. Service Type
 Registered
 Express Mail
 Insured
 COD

7. Date of Delivery
 MAR 26 2001

8. Addressee's Address (Only if requested and fee is paid)
 PS Form 3811, December 1994

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, National
Association, as Trustee Under The
Pooling and Servicing Agreement
Dated as of December 11, 1997,
Delta Funding Home Equity Loan
Trust 1997-4, c/o Delta Funding
Corporation, as Servicing Agent
99 Sunnyside Blvd.
Woodbury, NY 11797
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

v.

Larry B. Kremser
Edith L Williams a/k/a Edith L.
Kremser
421 North 2nd Street
Catawissa, PA 17820
Defendant(s)

NO. 2000-C1243

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".


3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

This Affidavit is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: April 20, 2001

BY:  MARK J. UDREN & ASSOCIATES
Mark J. Udren, Esquire
Attorney for Plaintiff

COPY

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota,
National Association, as
Trustee Under The Pooling and
Servicing Agreement Dated as
of December 11, 1997, Delta
Funding Home Equity Loan Trust
1997-4, c/o Delta Funding
Corporation, as Servicing
Agent
99 Sunnyside Blvd.
Woodbury, NY 11797

Plaintiff

v.

Larry B. Kremser
Edith L Williams a/k/a Edith
L. Kremser
421 North 2nd Street
Catawissa, PA 17820
421 North 2nd Street
Catawissa, PA 17820

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2000-C1243

DATE: March 30, 2001

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): LARRY B. KREMSER & EDITH L. WILLIAMS aka EDITH L. KREMSER

PROPERTY: 421 North 2nd Street, Catawissa, PA 17820

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on May 24, 2001, at 10:00 A.M., at the COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

W. J. ...

Name and Address of Sender
LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY-SUITE #500
CERRY HILL, NEW JERSEY 08034

Registered
 Insured
 COD
 Certified

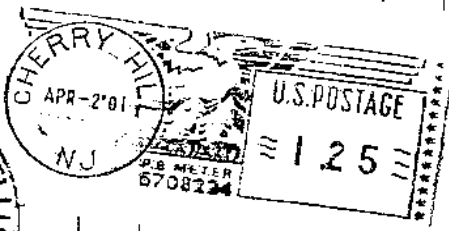
Return Receipt for Merchandise
 Init. Recorded Del.
 Express Mail

Check appropriate block for Registered Mail:
 With Postal Insurance
 Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rsh. Del. Fee	Remarks
1	KREMSEY LARRY/EDITH	HOUSEHOLD REALTY CORP, RR #5, BOX 1980 SELINGROVE, PA 17870											
2		DOMESTIC RELATIONS SECTION, COLUMBIA CO COURTHOUSE, POB 186, BLOOMSBURG, PA 17815											
3		COLUMBIA COUNTY TAX CLAIM BUREAU POB 186 BLOOMSBURG, PA 17815											
4	0020995	COM OF PA, DEPT OF REV, BUREAU OF COMPLIANCE DEPARTMENT 280946, HARRISBURG, PA 17128-0946											
5		TENANTS/OCCUPANTS 421 NORTH 2 ND STREET, CATAWISSA, PA 17820											
6													
7													
8	COLUMBIA												
9													
10													
11													
12													
13													
14													
15													
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual Form 3913, and 3921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.								



PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

Norwest Bank Minnesota PLAINTIFF

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PA.

NO. 1243-2000 J.D.

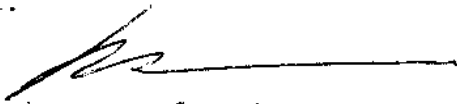
Larry B. and Edith Kreamer DEFENDANT

NO. 21-2001 E.D.

CIVIL ACTION--LAW
MORTGAGE FORECLOSURE

WAIVER OF WATCHMAN

I, Attorney MARK J. UDRIN do hereby state that any Deputy Sheriff or Sheriff levying upon or attaching any property under the writ issued in the above-captioned matter may leave same without a watchman, in custody of whomever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such Deputy Sheriff or Sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before the Sheriff's Sale thereof.


Attorney for Plaintiff

HARRY A. ROADARMEL, JR.

21-01



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 784-0257

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

SHERIFF'S SALE REAL ESTATE OUTLINE

RECEIVED AND TIME STAMP WRIT 3-5-01

DOCKET AND INDEX 3-23-01

SET FILE FOLDER UP 3-25-01

CHECK FOR PROPER INFO

WRIT OF EXECUTION 3

COPY OF DESCRIPTION 9

WHEREABOUTS OF LAST KNOWN ADDRESS

NON-MILITARY AFFIDAVIT _____

NOTICES OF SHERIFF'S SALE 8

WATCHMAN RELEASE FORM _____

AFFIDAVIT OF LEINS LIST

CHECK FOR \$1200.00 1500 # 38089

* IF ANY OF THE ABOVE ARE MISSING DO NOT PROCEED ANY FURTHER WITH SALE
NOTIFY THE ATTY TO SEND ADDITIONAL INFO.

SET SALE DATE AND ADV. DATES AND POSTING DATES May 24, 2001 at 1000 AM

POST ALL DATES ON CALANDER Post Apr 23 Adv. May 3, 10, 17

- * SET SALE DATE AT LEAST 2 MONTHS AFTER RECEIVING WRIT
- * SET ADV. DATES 3 THURSDAYS BEFORE SALE DATE TO RUN EVERY THUR. TILL SALE 3 TIMES
- * SET POSTING DATE NO LATER THAN 30 DAYS PRIOR TO SALE

SET DISTRIBUTION DATE _____

- * MUST BE FILED WITHIN 30 DAYS OF SALE (POSTED)
- * MUST BE PAID 10 DAYS AFTER IT HAS BEEN POSTED

FILL IN ALL NO.'s ON EXECUTION PAPERS _____

TYPE PROPER INFO ON DESCRIPTION (REFER TO PREVIOUS SALES _____

SERVICE

TYPE CARDS FOR DEFENDANTS _____

PUT PAPERS TOGETHER FOR DEFENDANTS _____

- * COPY OF WRIT FOR EACH DEFENDANT
- * NOTICE OF SHERIFF SALE
- * COPY OF DESCRIPTION

PUT TOGETHER PAPERS FOR LEIN HOLDERS _____

*NOTICE OF SALE DIRECTED TO THEM

SEND NOTICES TO LIEN HOLDERS VIA CERT. MAIL OR SENDERS RECEIPT _____

- * DOCKET ALL DATES

ONCE DEFENDANTS ARE SERVED DOCKET COSTS AND INFO _____

SEND ATTY RETURN OF SERVICE AND COPY OF SENDERS RECEIPTS FOR LEIN HOLDERS _____

SALE BILLS

SEND DESCRIPTION TO PRINTER _____

** THE FOLLOWING NOTICES REQUIRE A LETTER WITH EXPLANATIONS

SEND NOTICE TO PRESS DIRECTING WHEN TO ADV. _____

SEND NOTICES TO LOCAL TAX COLLECTORS _____

NOTICES TO FEDERAL AND STATE TAX AUTH. _____

NOTICES TO WATER AND SEWER AUTH. _____

IF BUSINESS SEND COPY TO SBA AUTH. _____

HANDBILLS

SEND COPIES OF HANDBILLS TO:

RECORDER'S OFFICE _____

TAX CLAIM OFFICE _____

TAX ASSESSMENT OFFICE _____

PROTH OFFICE (POST ON BOARD) _____

POST IN FRONT LOBBY _____

POST IN SHERIFF'S OFFICE _____

SEND COPY TO ATTY _____

POST PROPERTY ACCORDING TO DATE SET _____

SEND RETURN OF POSTING TO ATTY _____

DOCKET ALL COSTS _____

PREPARE COST SHEET 2 DAYS BEFORE SALE
* BE SURE ALL COSTS ARE RECEIVED

PREPARE FINAL COSTS SHEET DAY OF SALE _____

HOLD SALE _____

POST PROPOSED SCHEDULE OF DISTRIBUTION ACCORDING TO DATE _____

PAY DISTRIBUTION ACCORDING TO DATE

* WHEN PAYING INCLUDE ADDRESS OF CHANGE OF OWNER TO WHOM IT MAY CONCERN

RECORD SHERIFF FEES COLLECTED ON MONTHLY REPORT

PREPARE DEED AND TAX AFFIDAVIT TO BE RECORDED _____

WHEN DEED IS RECORDED SEND TO BUYER _____

FILE FOLDER _____

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
Fax (570)389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

PRESS/ENTERPRISE
Lackawanna Avenue
Bloomsburg, PA 17815

Date: March 23, 2001

Re: Sheriff's Sale Advertising Dates

Norwest Bank VS. Larry B. and Edith L. Kremser
Minnesota
No. 21 of 2001 ED No. 1243 of 2000 JO

Dear Sir:

Please Advertise the enclosed SHERIFF SALE on the following dates:

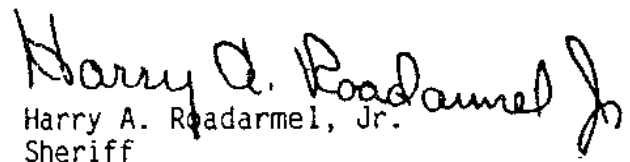
1st week May 3, 2001 SALE DATE MAY 24, 2001 at 10:00 AM

2nd week May 10, 2001

3rd week May 17, 2001

Feel free to contact me if you have any questions.

Respectfully,


Harry A. Roadarmel, Jr.
Sheriff

MARK J. UDREN & ASSOC. PES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota,
National Association, as
Trustee Under The Pooling and
Servicing Agreement Dated as
of December 11, 1997, Delta
Funding Home Equity Loan Trust
1997-4, c/o Delta Funding
Corporation, as Servicing
Agent
99 Sunnyside Blvd.
Woodbury, NY 11797

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

Plaintiff

v.

Larry B. Kremser
Edith L Williams a/k/a Edith
L. Kremser
421 North 2nd Street
Catawissa, PA 17820

NO. 2000-CV-1243

2001-ED-21

Defendant(s)

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Edith L Williams a/k/a Edith L. Kremser
421 North 2nd Street
Catawissa, PA 17820

Your house (real estate) at 421 North 2nd Street, Catawissa, PA 17820 is scheduled to be sold at the Sheriff's Sale on *May 24, 2001*, at *10:00 AM* in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$67,021.84, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856)-482-6900.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-482-6900.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-482-6900.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.
7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

LAWYER REFERRAL SERVICE
Pennsylvania Lawyer Referral Service
Pennsylvania bar Association
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

ASSOCIATION DE LICENCIADOS DE FILADELFIA
Pennsylvania Lawyer Referral Service
Pennsylvania bar Association
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 784-0257

PHONE
(570) 389-5422

24 HOUR PHONE
(570) 784-6300

NORWEST BANK MINNESOTA, N.A.

DOCKET #21 OF 2001 ED

VS

WRIT OF EXECUTION-MORTGAGE
FORECLOSURE

LARRY B. KREMSER

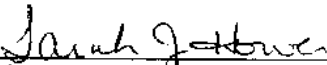
AFFIDAVIT OF SERVICE

NOW, THIS 3RD DAY OF APRIL 2001, AT 3:45 PM, SERVED THE WITHIN WRIT OF EXECUTION UPON LARRY B. KREMSER AT 421 NORTH 2ND ST. CATAWISSA, PA 17820 BY HANDING TO EDITH L. KREMSER, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, APRIL 12, 2001

X _____
SHERIFF HARRY A. ROADARMEL JR.



NOTARY PUBLIC
SARAH J. HOWER

X 

DEPUTY SHERIFF RYAN KING

NOTARIAL SEAL
SARAH J. HOWER, Notary Public
Bloomsburg, Columbia County, PA
My Commission Expires June 21, 2003

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 784-0237

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

NORWEST BANK MINNESOTA, N.A.

DOCKET #21 OF 2001 ED

VS

WRIT OF EXECUTION-MORTGAGE
FORECLOSURE


EDITH L. KREMSER

AFFIDAVIT OF SERVICE

NOW, THIS 3RD DAY OF APRIL 2001, AT 3:45 PM, SERVED THE WITHIN WRIT OF EXECUTION UPON EDITH L. KREMSER AT 421 NORHT 2ND ST. CATAWISSA, PA 17820 BY HANDING TO EDITH L. KREMSER, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO HER THE CONTENTS THEREOF.

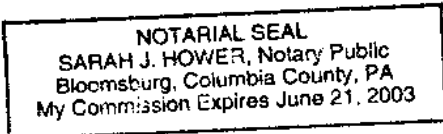
SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, APRIL 12, 2001



NOTARY PUBLIC
SARAH J. HOWER

X _____
SHERIFF HARRY A. ROADARMEL JR.



X 

DEPUTY SHERIFF RYAN KING

ALL THAT CERTAIN PIECE OR PARCEL OF GROUND SITUATE IN THE BOROUGH OF CATAWISSA, COLUMBIA COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF TWO AND ONE-HALF (2 ½) STREET (FORMERLY KNOWN AS THE "OLD FERRY ROAD:") AND AN ALLEY, AND

THENCE ALONG THE SOUTH SIDE OF SAID ALLEY IN AN EASTERNLY DIRECTION 159 FEET, MORE OR LESS, TO SECOND STREET;

THENCE ALONG THE WEST SIDE OF SAID SECOND STREET IN A SOUTHERNLY DIRECTION 86 FEET, MORE OR LESS, TO LINE OF LAND NOW OR FORMERLY OF ELIZABETH HICKERT;

THENCE ALONG THE NORTHERN LINE OF SAID LAND OF HICKERT IN A WESTERNLY DIRECTION 112 ½ FEET, MORE OR LESS, TO SAID TWO AND ONE-HALF (2 ½) STREET;

THENCE ALONG THE EASTERN SIDE OF SAID TWO AND ONE-HALF (2 ½) STREET IN A NORTHERNLY DIRECTION 127 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING.

Title to said premises vested in Larry B. Kremser and Edith L. Williams, Joint Tenants with Right of Survivorship, by deed from Mae Marks, widow, dated 10/22/82 and recorded 10/22/82 in deed book 311, page 305.

Being known as 421 North Second Street

Tax ID No. 08-02-053

MARK J. UDREN & ASSOC. .TES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota,
National Association, as
Trustee Under The Pooling and
Servicing Agreement Dated as
of December 11, 1997, Delta
Funding Home Equity Loan Trust
1997-4, c/o Delta Funding
Corporation, as Servicing
Agent
99 Sunnyside Blvd.
Woodbury, NY 11797

Plaintiff

v.

Larry B. Kremser
Edith L Williams a/k/a Edith
L. Kremser
421 North 2nd Street
Catawissa, PA 17820

Defendant(s)

: COURT OF COMMON PLEAS
: CIVIL DIVISION
: Columbia County
:
: MORTGAGE FORECLOSURE

: NO. 2000-CV-1243

: *2001-ED-21*


C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- () An FHA insured mortgage
- () Non-owner occupied
- () Vacant
- (x) Act 91 procedures have been fulfilled.
- () Over 24 months delinquent.

This certification is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES



Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
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ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota,
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Plaintiff

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Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2000-CV-1243

2001-ED-21

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

I. The judgment entered in the above matter is based on an Action:

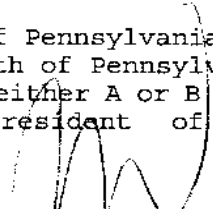
- A. In Assumpsit (Contract)
- B. In Trespass (Accident)
- C. In Mortgage Foreclosure
- D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.

II. The Defendant(s) own the property being exposed to sale as:

- A. An individual
- B. Tenants by Entireties
- C. Joint Tenants with right of survivorship
- D. A partnership
- E. Tenants in Common
- F. A corporation

III. The Defendant(s) is (are):

- A. Resident in the Commonwealth of Pennsylvania
- B. Not resident in the Commonwealth of Pennsylvania
- C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.
Resident:



Mark J. Udren, ESQUIRE
Address & I.D. # as above

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:

Name Address

none

4. Name and address of the last recorded holder of every mortgage of record:

Name Address

Plaintiff herein. See Caption above.

Household Realty Corp. RR 5, Box 1980, Selinsgrove, PA 17870

5. Name and address of every other person who has any record lien on the property:

Name Address

none

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name Address

Domestic Relations Section Columbia County Courthouse
PO Box 186, Bloomsburg, PA 17815

Columbia County Tax Claim Bureau Columbia County Courthouse
PO Box 186, Bloomsburg, PA 17815

Commonwealth of PA, Bureau of Compliance, Dept. 280946
Department of Revenue Harrisburg, PA 17128-0946

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

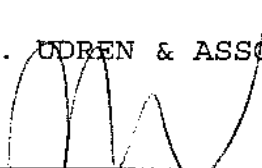
Name Address

Tenants/Occupants 421 North 2nd Street
Catawissa, PA 17820

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

DATED: February 14, 2001



Mark J. Udren, ESQ.
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

COPY

Norwest Bank Minnesota,
National Association, as
Trustee Under The Pooling and
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Larry B. Kremser
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Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2000-CV-1243

2001-ED-21

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

To satisfy the judgment, interest and costs in the above matter, you
are directed to levy upon and sell the following described property:

421 North 2nd Street
Catawissa, PA 17820
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$67,021.84

Interest From February 15, 2001
to Date of Sale
Per diem @\$15.26

(Costs to be added)

Tammie B. Klend

Prothonotary

By Barbara A. Schutte
Clerk

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-3622

24 HOUR PHONE
(570) 784-6300

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, COMMONWEALTH
OF PENNSYLVANIA.

NORWEST BANK MINNESOTA, N.A.

VS.

LARRY AND EDITH KREMSEK

WRIT OF EXECUTION #21 OF 2001 ED

POSTING OF PROPERTY

MONDAY APRIL 23, 2001 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF LARRY AND EDITH KREMSEK AT 421 NORTH 2ND ST. CATAWISSA, PA
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
CHIEF DEPUTY SHERIFF TIMOTHY T. CHAMBERLAIN.

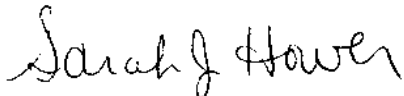
SO ANSWERS:


CHIEF DEPUTY SHERIFF

SHERIFF, HARRY A ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 25TH DAY OF APRIL, 2001



SARAH J. HOWER

NOTARIAL SEAL
SARAH J. HOWER, Notary Public
Bloomsburg, Columbia County, PA
My Commission Expires June 21, 2003

38089

LAW OFFICES OF MARK J. UDREN & ASSOCIATES
ESCROW ACCOUNT
CHERRY HILL, NJ 08034

PNC BANK
PNC BANK, N.A.
PHILADELPHIA, PA
3-5/310 4185

38089

*** One Thousand Five Hundred ***

00/100

PAY
TO THE
ORDER OF

Sheriff of Columbia County

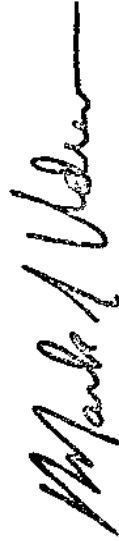
DATE

Feb 14, 2001

AMOUNT

\$1,500.00

RE: Sheriff Deposit - 0020995 - Kremser



AUTHORIZED SIGNATURE

⑆038089⑆ ⑆031000053⑆ 8612171472⑆

SECURITY FEATURES INCLUDED. DETAILS ON BACK. ⑆

SHERIFF'S SALE

THURSDAY MAY 24, 2001 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 21 OF 2001 ED AND CIVIL WRIT NO. 1243 OF 2000 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN PIECE OR PARCEL OF GROUND SITUATE IN THE BOROUGH OF CATAWISSA, COLUMBIA COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF TWO AND ONE-HALF (2 ½) STREET (FORMERLY KNOWN AS THE "OLD FERRY ROAD:") AND AN ALLEY, AND

THENCE ALONG THE SOUTH SIDE OF SAID ALLEY IN AN EASTERNLY DIRECTION 159 FEET, MORE OR LESS, TO SECOND STREET;

THENCE ALONG THE WEST SIDE OF SAID SECOND STREET IN A SOUTHERNLY DIRECTION 86 FEET, MORE OR LESS, TO LINE OF LAND NOW OR FORMERLY OF ELIZABETH BICKERT;

THENCE ALONG THE NORTHERN LINE OF SAID LAND OF BICKERT IN A WESTERNLY DIRECTION 112 ½ FEET, MORE OR LESS, TO SAID TWO AND ONE-HALF (2 ½) STREET;

THENCE ALONG THE EASTERN SIDE OF SAID TWO AND ONE-HALF (2 ½) STREET IN A NORTHERNLY DIRECTION 127 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING.

Title to said premises vested in Larry B. Kremser and Edith L. Williams, Joint Tenants with Right of Survivorship, by deed from Mae Marks, widow, dated 10/22/82 and recorded 10/22/82 in deed book 311, page 305.

Being known as 421 North Second Street

Tax ID No. 08-02-053

TERMS OF SALE

Minimum Payment at Time of Sale: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

Remaining Balance of Bid Price: Any remaining amount of the bid price is to be paid within eight (8) days after the sale in cash, certified check or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Mark J. Udren, Esq.
1040 N. Kings Hwy, Suite 500
Cherry Hill, NJ 08034

Harry A. Roadarmel, Jr.
Sheriff of Columbia County