

# Facing Foreclosure? Your SARFAESI Act Defense Kit

## YOUR LEGAL SHIELD: KEY RIGHTS YOU MUST KNOW



As of Jan 1, 2024, penal charges must be kept separate from your loan principal.



If the bank ignores your formal objection letter, their entire repossession process becomes illegal.



A property auction is invalid if the bank fails to provide a clear 30-day notice.



A property auction is invalid and property valuation to find errors and delay the auction.

## YOUR STRATEGIC PLAYBOOK: 3 STEPS TO FIGHT BACK

