

**PREPARING YOUR FILE**

# Document checklist

*Commercial debt collection — list of documents that help open and accelerate a file. · Updated: May 27, 2026*

The more complete your file is at intake, the faster our first steps will be — and the higher the probability of recovery. This checklist covers the standard documents for most commercial (B2B) collection files. Not all items are required in every case — send what you have and we will identify what is missing.

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## 1. Debtor identification

Without a clear and verifiable identity of the debtor, no formal procedure is possible. Gather:

- Full legal name (exact registered name) and trade name if applicable
- Quebec Enterprise Number (NEQ) or equivalent provincial / federal identifier
- Head-office address and billing address, if different
- Active email addresses (reception, accounts payable, management)
- Phone numbers (reception, accounts payable, named contact)
- Name and title of the representative who committed the company
- Website and relevant LinkedIn profiles (useful for solvency)

## 2. Proof of the claim

The heart of the file. Without documented proof, the claim can be contested. Prepare:

- All unpaid invoices (legible PDFs with due dates)
- Up-to-date statement of account showing the total balance claimed
- Signed contract, purchase order, or email exchange confirming the order
- Quote or estimate accepted by the client, if applicable
- General terms of sale accepted (by signature or by reference on the invoice)
- Credit policy or payment terms communicated to the client

## 3. Proof of delivery / performance

Documenting that your goods or services were actually delivered closes the door on the most common defences.

- Signed delivery slips or proofs of delivery (POD)
- Job-site reports, time sheets, or signed service reports
- Dated photos of the deliverable, site, or goods delivered
- Written approval (email, message) confirming receipt of the deliverable
- Client-portal screenshots if the deliverable is digital

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## 4. Communication history

A precise record of reminders and promises made by the debtor is often decisive at the pre-litigation stage.

- Emails exchanged about the invoice, payment, or contest
- Phone notes (date, contact, topic, commitment made)
- SMS / messaging exchanges, screenshots where relevant
- Demand letters previously sent before our involvement
- Written payment promises or partial agreements that were not honoured
- Explicit contests raised by the debtor (amount, quality, timing)

## 5. Solvency and enforcement potential

Before incurring enforcement costs, we need to understand the debtor's ability to pay.

- Debtor's known bank (institution, branch)
- Employer or principal source of income, if the debtor is an individual
- Known real-estate assets (address, mortgage status)
- Known vehicles (make, model, plate if available)
- Debtor's known accounts receivable (parties who owe them money)
- RDPRM (movable security) searches you have performed
- Any bankruptcy or proposal proceedings you are aware of

## 6. Prior mandates and strategy

- Other lawyers or collection agencies previously engaged (and whether the file was transferred)
- Judgment already obtained (attach a certified copy of the judgment and service)
- Securities held: personal guarantee, hypothec, signed promissory note
- Creditor's preferred strategy: amicable first, or direct litigation
- Minimum threshold below which you would accept a settlement

### HOW TO SEND US THE FILE

Upload the documents directly in your CréditJuris portal (encrypted, Law 25 compliant).  
Or write to us at [info@creditjuris.com](mailto:info@creditjuris.com) with the debtor's name in the subject line.  
A free 30-minute consultation is available: [calendly.com/emile-nicolov-creditjuris/30min](https://calendly.com/emile-nicolov-creditjuris/30min).

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*Note: This document is informational and does not constitute legal advice. Each file is assessed individually. Once received, your documents are protected by attorney-client privilege.*