CreditJuris *Law*

Ontario intake checklist — commercial recovery

Updated: September 2026

The completeness of your intake package materially affects both the timeline and the recoverable amount. This checklist lists everything we typically need to open a commercial recovery file in Ontario. Missing items are not fatal — but they slow the file down and, in some cases, create defences we then have to overcome.

Debtor identification

- ☐ Debtor's exact legal name (not trade name)
- ☐ Ontario Corporation Number (OCN) or Federal Business Number (BN)
- ☐ Registered head office address (per Ontario Business Registry or Corporations Canada)
- ☐ Names and last known addresses of directors and officers, if known
- ☐ Personal guarantee(s), if any — copies of executed guarantees
- ☐ Confirmation of legal status (active / dissolved / in receivership)

Contract & scope of engagement

- ☐ Written contract, master services agreement, or engagement letter
- ☐ Purchase orders, work orders, or change orders
- ☐ Credit application form signed by the debtor (if extended terms)
- ☐ General terms and conditions accepted by the debtor
- ☐ Any statement of the annualized interest rate (critical for *Interest Act* s. 4 compliance)

Delivery & performance evidence

- ☐ Proof of delivery (bills of lading, signed receipts, tracking confirmations)
- ☐ Timesheets, daily reports, or service delivery records
- ☐ Deliverables (files, reports, deployed assets) and evidence of client access or use
- ☐ Site records or photographs for construction / trade files

Invoicing & account statement

- ☐ All invoices issued, with dates, amounts, and description of services
- ☐ Complete account statement showing invoices, credits, payments received, and outstanding balance
- ☐ Currency and exchange rate documentation (if invoiced in USD or other currency)
- ☐ HST / GST registration confirmation and applicable tax on invoices

Communications & acknowledgments

- ☐ Full email exchange with the debtor's accounts-payable, controller, or management contacts
- ☐ Text messages, WhatsApp threads, or messaging app records (screenshots + timestamps)
- ☐ Notes of phone calls (dates, participants, substance)
- ☐ Any written acknowledgment of the debt — even partial (“we owe it, we're working on it”)
- ☐ Any promise-to-pay email, part payment, or settlement discussion

Prior demand and dispute history

- ☐ Copies of any demand letters previously sent (including your own drafts)
- ☐ Any written response from the debtor
- ☐ Notes of any disputes raised (quality, quantity, delivery) — even if resolved
- ☐ Any credit notes, offsets, or set-offs applied

Limitation and forum

- ☐ Date of first discovery of the claim (for the *Limitations Act, 2002* — two-year window)
- ☐ Dates of any acknowledgment of debt or part payment that may have restarted the clock
- ☐ Estimate of amount claimed (drives forum selection: Small Claims < $35K; Simplified Procedure $35K–$200K; ordinary track > $200K)

Foreign or cross-border considerations

- ☐ If the plaintiff is a foreign entity: confirmation of Ontario registration (extra-provincial licence) or a plan to register
- ☐ If the debtor has assets in another province or country: locations and nature of assets
- ☐ Any prior arbitration clause, forum selection clause, or choice of law clause in the contract

If you can't locate a document, note it and send what you have — we can work with partial packages and identify what to reconstruct. Do not delete anything you're unsure about; it may be relevant later.

How to send us the file

Upload the documents directly in your client portal. Documents land straight in the file rather than passing through an inbox.

TO START A MANDATE

Free 30-minute consultation · calendly.com/emile-nicolov-creditjuris/30min

Client portal (secure file upload) · www.creditjuris.com/portail

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