



DEMAND LETTER

Formal demand - Small Claims Court (Ontario Superior Court of Justice) · \$2,500

Sam Sample

123 Example Street, Exampleton, ON, K1A 0B1

Date: June 15, 2026

TO:

Alex Specimen

456 Placeholder Avenue, ON

RE: Demand for Payment of \$2,500 - Matter arising _____

Dear Alex Specimen,

As a result of the above, you owe me the amount of \$2,500. Demand is hereby made for payment of this amount in full within 14 days of the date of this letter.

If I do not receive payment by the deadline, I will file a claim in Small Claims Court (Ontario Superior Court of Justice) without further notice to you. This may result in a court judgment, which can be enforced against your wages, bank accounts, and property.

I trust you will give this matter your immediate attention.

Yours truly,

Sam Sample



CLAIM SUMMARY

Ontario Small Claims - Amount: \$2,500

Court: Small Claims Court (Ontario Superior Court of Justice)
<https://www.ontario.ca/page/suing-someone-small-claims-court>

PARTIES

CLAIMANT (YOU)

Sam Sample

123 Example Street, Exampleton, ON, K1A 0B1

DEFENDANT

Alex Specimen

456 Placeholder Avenue, ON

CLAIM DETAILS

Amount claimed: \$2,500

Filing fee: \$108 to file a claim (infrequent claimant); \$228 (frequent claimant, 10+ claims filed at the same court this calendar year). Flat fee regardless of claim amount.

Claim limit: \$50,000 – As of October 1, 2025, the limit increased to \$50,000. Does not include interest or costs.

Incident date: _____

Document generated: June 15, 2026

DESCRIPTION OF CLAIM

FILING PROCESS - ONTARIO

File a Plaintiff's Claim (Form 7A) at the Small Claims Court office in the defendant's jurisdiction. Can also be filed online at Ontario Court eFiling.

Serving the defendant:

Serve the defendant with your issued claim personally, or by registered mail or courier to their home with a signature. You can serve it yourself or have a friend or process server do it, then file an Affidavit of Service (Form 8A).

For claims near the limit or involving complex facts, consider a paralegal or lawyer. Free duty counsel exists in some provinces.



EVIDENCE CHECKLIST

Organize and bring these to your hearing. Courts favour documented evidence.

EVIDENCE YOU IDENTIFIED

(No specific evidence selected)

EVIDENCE TO GATHER BEFORE FILING

- ☐ Written contract or agreement (if any)
- ☐ Invoices, receipts, or proof of payment
- ☐ All written communications (emails, texts - print with dates visible)
- ☐ Photographs or videos of the problem
- ☐ Estimates or quotes from other professionals
- ☐ Witness names and contact info
- ☐ Any prior demand letters you sent (with proof of delivery)
- ☐ Notes of verbal conversations (date, time, what was said)

TIPS FOR YOUR HEARING

- Bring 3 copies of every document: one for you, one for the defendant, one for the judge.
- Organize everything chronologically in a binder or folder.
- Prepare a one-page timeline: dates, what happened, amounts.
- Be concise. The judge has limited time - stick to the facts.
- Don't interrupt the other side. Wait for your turn to speak.
- Keep your tone neutral and professional.
- If you have a witness, make sure they know the hearing date, time, and location.



COLLECTING YOUR JUDGMENT

Winning is step one - here's how to actually get paid

ONTARIO - COLLECTION METHODS

Winning doesn't automatically put money in your hand. You may need to file a Notice of Examination to question the debtor under oath, garnish wages or bank accounts, or seize personal property with a Writ of Seizure and Sale.

STEP-BY-STEP: COLLECTING AFTER JUDGMENT

Wait 30 days after judgment

The debtor has the right to appeal within 30 days. Don't take enforcement action until this window closes (or they've clearly indicated they won't pay).

Send a written payment demand

A post-judgment letter referencing the court order often prompts payment without further steps.

Examine the debtor

File a Notice of Examination (or equivalent) to question the debtor under oath about their assets, income, and ability to pay. This gives you the information you need to enforce.

Garnish wages

The court can issue a Garnishment Order requiring the debtor's employer to deduct from their paycheck and pay you directly. Steady employment makes this very effective.

Garnish bank accounts

A Garnishment Order against a bank will freeze the debtor's accounts and redirect funds to you. You need to know which bank they use.

Register a Writ against property

In most provinces, you can file the judgment as a Writ of Seizure and Sale, which attaches to any real property the debtor owns. This prevents them from selling without paying you first.

IMPORTANT

Judgments expire. File a Renewal of Judgment before the judgment expires (usually 10 years in most provinces). If the debtor has no attachable assets now, you may need to renew and try again later.