ONLINE LEGAL DIRECTORY

NO. 58 | MAY 2025



Ali Ahmari Moghaddam

No Longer Qualify for a Mortgage on My Pre-Construction Property in Ontario What Are Your Options?





Esmaeil Mehrabi

When the Rent Stops Coming: What Can a Commercial Landlord Do in Ontario?



Ben Azimi

Who Is
Responsible for
a Pedestrian
Accident in
Ontario?



Charles E. Gluckstein

What Is My Sexual Assault Case Worth?



Rihana Lajevardi

When Can an Illegal Act Lead to Eviction in Ontario?



Rihana Lajevardi

What to Do if You're Injured on Holiday?



November 7th, 2024

Certificate of Appreciation

On behalf of the Government of Ontario, I am very pleased to congratulate and acknowledge

Hi Ahmari-Moghaddam

Facelaw

in recognition of your exceptional dedication in organizing an educational seminar on legal matters for the community.

Through your efforts, this event provided valuable insights into real estate law, family law, and personal injury law, offering support on complex topics that impact the daily lives of residents. Your commitment to making legal knowledge accessible and empowering individuals with crucial resources will have a positive impact.

Thank you for your outstanding support and for helping make this seminar an impactful event.

Please accept my best wishes for continued success in all your future endeavours.

Hon. Michael Parsa, MPP Aurora-Oak Ridges-Richmond Hill



November 7th, 2024

Certificate of Appreciation

On behalf of the Government of Ontario, I am very pleased to congratulate and acknowledge

Ashkan Anvari Web Genius Ca

in recognition of your contributions to the success of the Facelaw Educational Seminar.

Your expertise in digital marketing played a crucial role in bringing this event to life, ensuring community members had access to essential information on topics like real estate law, family law, and personal injury law. Your commitment to sharing these resources with the community will raise public awareness and understanding of complex legal issues, empowering individuals to make informed decisions in their lives.

Thank you for your outstanding support and for helping make this seminar an impactful event. Please accept my best wishes for continued success in all your future endeavours.

Hon. Michael Parsa, MPP Aurora-Oak Ridges-Richmond Hill

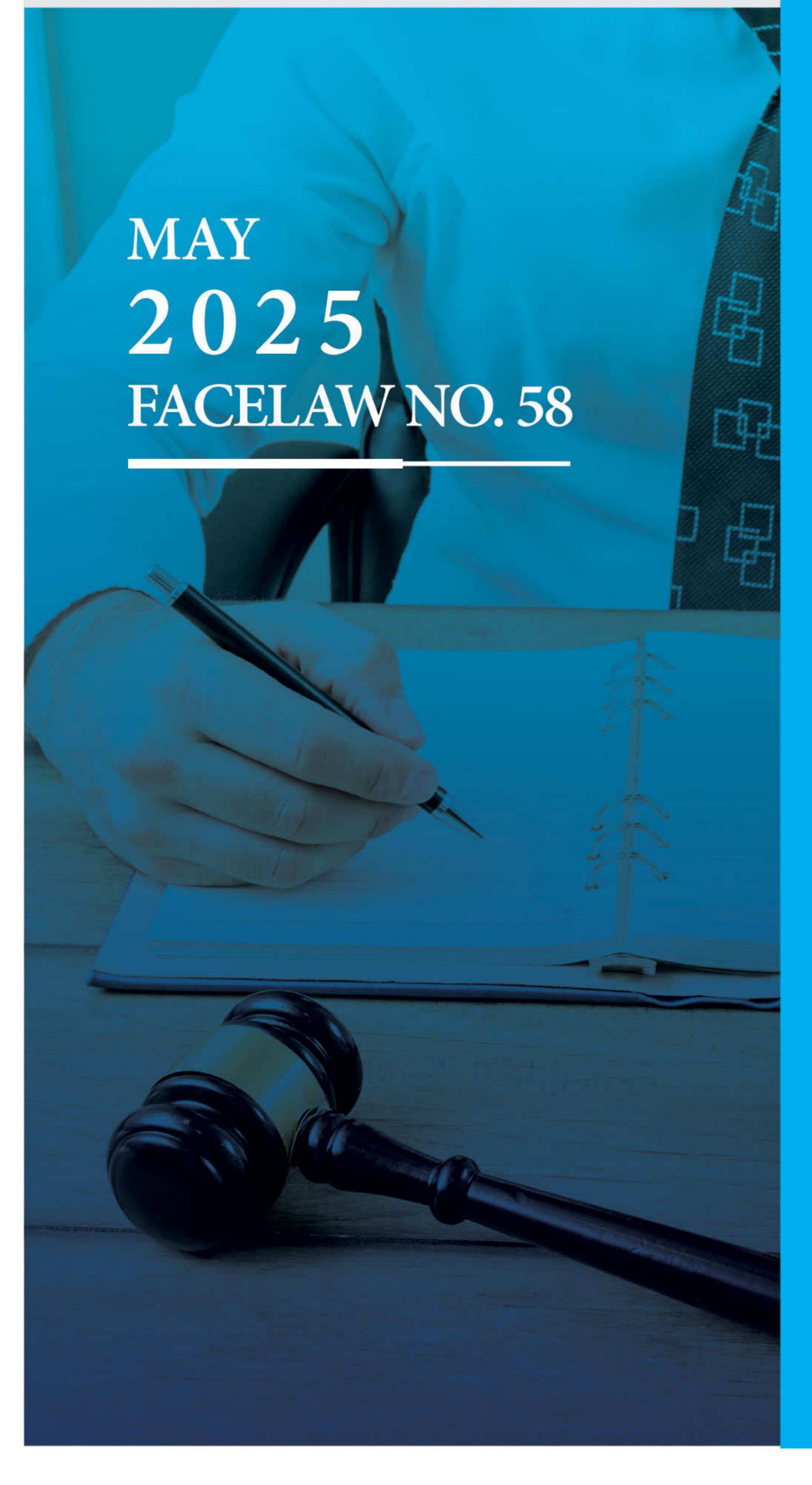


Ta	ble Of Contents		
3	About Us		
7	Ashkan Anvari (Publisher's Note)		
9	Ali Ahmari Moghaddam		
11	Aryan Kamyab		
13	No Longer Qualify for a Mortgage on My Pre-Construction Property in Ontario. What Are Your Options? - By Ali Ahmari Moghaddam		
17	Who Is Responsible for a Pedestrian Accident in Ontario? - By Ben Azimi		
19	What Is My Sexual Assault Case Worth? - By Charles E. Gluckstein		
21	When Can an Illegal Act Lead to Eviction in Ontario? - By Rihana Lajevardi		
23	Facelaw on Various Platforms		
24	Web Genius CA		
25	When the Rent Stops Coming: What Can a Commercial Landlord Do in Ontario? - By Esmaeil Mehrabi		
27	What to Do if You're Injured on Holiday? - By Simona Jellinek		
29	Elena E. Mazinani		
31	Kaveh Rezaei		
32	Afshin Yazdani		
33	Sourena Sarbazevatan		
34	Hossein Niroomand		
35	Zohreh Hemati		
37	Poroshad Mahdi		
39	Letter of Appreciation from Ali C. Ehsassi		
40	Letter of Recognition from Majid Jowhari		
41	Certificate of Appreciation from Michael Parsa		
42	Certificate of Appreciation from Laura Smith		
43	Immigration Consultants Directory		
44	Paralegals Directory		
45	Lawyers Directory		



Thanks The Sponsors Of This Issue:

- IRCAWEB LTD
- AHMARI LAW FIRM
- IRCANEEDS
- BAVARMAG
- ADFINDER



Shareholder

FACELAW INC.

Facelaw INC(Founder)

Ashkan Anvari

Editor in Chief

Ali Ahmari Moghaddam

Design team

IRCAWEB Company

The information on Facelaw Inc. magazine is for general information purposes only. It is not intended as legal, financial or investment advice and is not a lawyer referral service, and no lawyer client or confidential relationship is or should be formed and should not be construed or relied on as such. No person, organization or party should rely or in any way act upon any part of the contents of this publication whether that information is sourced from Facelaw website, Facelaw magazine, or related products without first seeking advice from a qualified and registered legal practitioner.

Facelaw Inc. disclaims any and all liability and responsibility resulting from reliance whether partly or solely on the contents of this magazine and related website and products. The copyright in this magazine (both print and digital) and the material on Facelaw website and related products (including without limitation the text, computer code, artwork, photographs, images, music, audio material, video material and audio visual material) is owned by Facelaw Inc. and its licensors. You may request permission to use the copyright materials by writing to info@facelaw.ca. Copyright © 2020 Facelaw Inc. All rights reserved.

In today's fast paced world, where almost everyone now has the internet in the palm of their hand, finding the relevant information and assistance you require has never been easier.

Finding an experienced lawyer, paralegal or immigration consultant ("Legal Professional") to assist you with your legal matters should be no different.

Whether your legal matter is complicated or simple, Facelaw.ca is here to make the initial interaction between the client and Legal Professional just as simple.

Facelaw.ca is a website which connects those looking for a Legal Professional to assist them with a legal matter (or those just wanting to get some preliminary legal advice) with an experienced Legal Professional in the appropriate field of law.

The Legal Professional will help guide you through the complex legal landscape and will provide the appropriate and professional legal advice.

Looking for a Legal Professional that speaks a certain language? Looking for a Legal Professional in a certain city or town? Looking for a Legal Professional whose practice focuses in a specific area of law? Not a problem!

Facelaw.ca will connect you with the right Legal Professional to fit your legal needs quickly and effectively.

Facelaw.ca was created to eliminate the intimidating process of searching for a Legal Professional to provide legal services. Instead of having to call different offices and law firms searching for the right Legal Professional to retain, Facelaw.ca has compiled a searchable database of local Legal Professionals who are committed to serving their clients.

So stop wasting time making useless calls and reviewing lawyer and law firm websites that provide no real guidance and try Facelaw.ca today!

ABOUT

Facelaw, The Right Choice For All Your Legal Needs.

	Facelaw		Facelawco
0	Facelaw.co	in	Facelaw.co
F	Facelaw.co	8	Facelaw.co

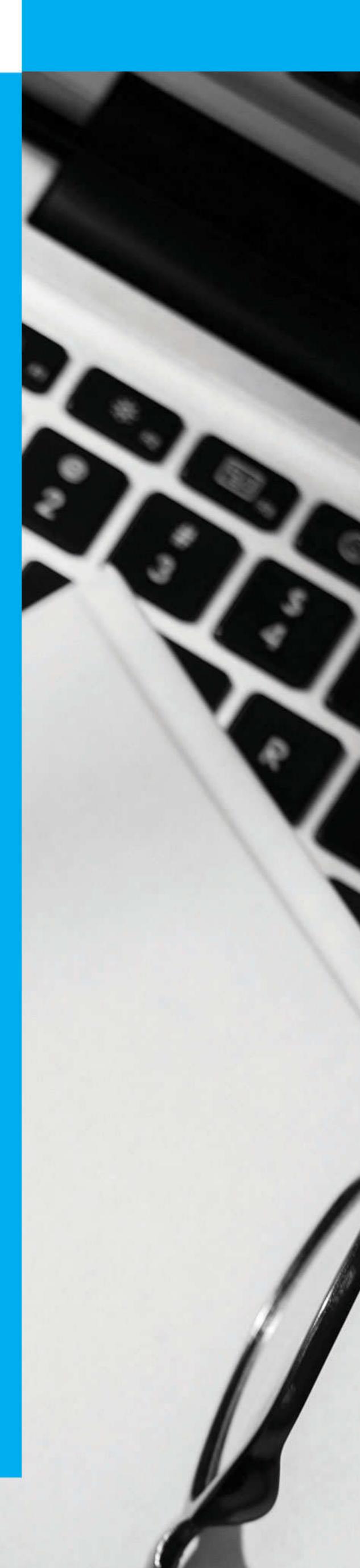




Why Should Lawyers Optimize Their Websites and Have STRONG SEO?

In today's digital world, having a strong website is no longer an option for lawyers, it's a necessity. One of the most crucial aspects of a lawyer's website success is search engine optimization (SEO). SEO not only increases lawyers' visibility online but also helps attract new clients.

To optimize a lawyer's website effectively, collaborating with a certified professional from Google, such as trainers or individuals with official Google certifications, can be highly beneficial. These experts are not only well versed in the latest Google trends and algorithms but also have experience in successfully executing projects in the legal field and securing high rankings on Google's first pages. This combination of knowledge and experience can elevate a lawyer's website to a higher level.





Exciting News:

The FACELAW website, an online directory of lawyers, has been optimized and is updated daily by a professional team. Important keywords are continuously monitored and optimized. Lawyers who are members of Facelaw can greatly benefit from this incredible advantage.

Many important keywords are now ranking on top pages of Google and on the first page of search results.



Ahmari Law Firm

AHMARI LAW FIRM

www.ahmarilawfirm.ca

289-597-6700 289-314-7693 ali@ahmarilawfirm.ca

416-800-0808

- 908 7191 Yonge St, Thornhill, ON L3TOC4

Ali Ahmari Moghaddam

- ➤ We believe that clients should feel welcome and comfortable every time they walk into our office.
- Our law firm also works hard to make sure that clients are involved in all aspects of their case.
- We take the time to educate clients about their legal matter so that they are well informed about all aspects of their particular case.

Why Choose Us?

- CLIENT-FOCUSED SOLUTIONS AND RESULTS
- FLEXIBLE, VALUE-DRIVEN APPROACH
- BEYOND THE BILLABLE HOUR
- DIVERSITY & INCLUSION
- WOMEN'S EMPOWERMENT AND SUCCESS
- PROVEN ADVOCACY. PROVEN RESULTS
- A MULTIDISCIPLINARY, COLLABORATIVE APPROACH
- HEAR FROM OUR CLIENTS
- COMPASSION AND RESPECT
- BILINGUAL SERVICES

ONLINE SEMINARS www.facelaw.co

Facelaw has the technological ability to conduct various seminars for the community in order to increase awareness in the legal field. As well, Facelaw conducts private seminars for businesses to educate them in the different areas of law. This has the power to inspire businesses to tackle new projects and to advance their level of knowledge within the law. For these seminars, the speakers will be the direct members of Facelaw who are licensed professionals like that of lawyers, paralegals and immigration consultants.

Depending on the nature of discussion, the seminar may be led by one or more professionals.

These seminars will take place in North America. Some will be provided for free and others will require the purchase of a ticket. Facelaw will have all the details including prices, dates, and topics of discussion available on our website for your ease of reference.



L+1(647) 885 - 2121

+1(647) 368 - 6677 (Farsi)

[](647)388-2121

o kamyablaw

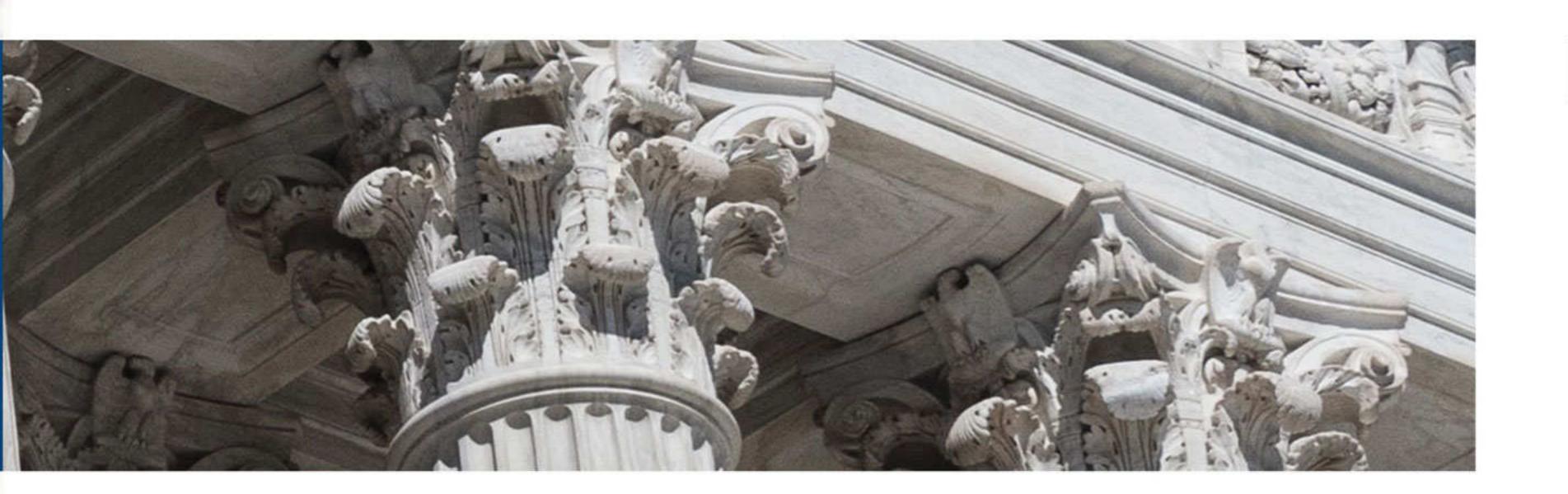
info@kamyablaw.com
7191 Yonge St,Suite 303,
Thornhill, ON L3T 0C4

PERSONAL INJURY

Car Accidents
Slips and Falls
Boating Accidents
Dog Bites
Medical Malpractice
Disability Denial

LITIGATION

Real Estate Litigation
Contractual Disputes
Partnership Disputes
Mortgage Litigation
Fraud Litigation



INSURANCE CLAIMS

Fire Loss
Property Theft / Loss
Property Damage
Long Term Disability Denial



www.ahmarilawfirm.ca

ali@ahmarilawfirm.ca



ALI AHMARI MOGHADDAM



Purchasing a pre construction property in Ontario often involves a lengthy gap between signing the Agreement of Purchase and Sale (APS) and the final closing date. During that period, circumstances may change, including your ability to secure mortgage financing to complete the purchase. If you no longer qualify for a mortgage at the time of closing, and are unable to complete the purchase transaction, the legal and financial consequences can be serious. This article outlines the consequences of failing to close due to financing issues and explores practical and legal options available to purchasers under Ontario law.

Legal Consequences of Failing to Close



No Longer Qualify for a Mortgage on My Pre-Construction Property in Ontario

Forfeiture of Deposit: The builder is entitled to retain the deposit you had previously paid, as partial compensation for your default.

If you are unable to secure a mortgage and

cannot complete the transaction, you are

generally considered to be in breach of

contract under the terms of the APS. Some of

the resulting consequences can include:

What Are Your Options?

- Liability for Damages: In addition to keeping your deposit, the builder may sue you for damages, including:
- The shortfall between your purchase price and the resale price,
- Real estate commissions and legal fees associated with re selling the unit,
- Carrying costs or lost profits due to the delayed sale.

Options and Remedies Available to Purchasers

Before resigning yourself to default, you may want to explore the following options instead of default under the terms of the APS:

1. Assignment of Agreement

You may assign your Agreement of Purchase and Sale to another qualified buyer, subject to the builder's consent and any applicable builder's fees. This is commonly known as an assignment sale. An assignment can be effective an effective tool to avoid default if market conditions are favourable and the builder permits the assignment taking place.

2. Adding a Co-Purchaser

Some builders may allow you to add another purchaser (such as a family member or investor) to the Agreement. This may improve your eligibility for financing from a lender's perspective and allow you to proceed with closing.

3. Private or Alternative Financing

If traditional lenders are no longer an option, you want to may consider: **Private lenders, Using a guarantor or co signer.**

It is important to note that these options usually come with higher interest rates, increased legal work, and increased lending fees, but they may help to bridge the financial gap in order to close the transaction.

4. Requesting a Price Abatement Due to Low Appraisal

If your mortgage financing is denied or reduced because the property has been appraised for less than the original purchase price, you may want to request a price abatement from the builder. This is a reduction in the purchase price to align with the appraised value. While builders are not legally obligated to agree, some may accept a reduction to preserve the transaction and avoid resale delays or further litigation. Your request should be supported by a professional appraisal and made in writing, ideally through your lawyer.



5. Negotiating a Mutual Release

If you cannot close, you may approach the builder to negotiate a mutual release. This is a formal agreement terminating the contract by consent of both parties. Once again builder's are not obligated to provide a mutual release, however, depending on market conditions, the builder may agree to refund part or all of your deposit and release you from further obligations. This should always be negotiated through legal counsel.

6. Builder Take Back Mortgage

Some builders offer vendor take back (VTB) mortgages where the builder acts as the lender for part of the purchase price. These can be useful where you qualify for partial financing and need help bridging the shortfall.

7. Reviewing the Tarion Addendum for Termination Rights

All new build freehold and condominium purchases in Ontario include a Tarion Addendum, which outlines certain procedures for providing notice of delays in closing as well as termination rights:

For residential condominiums, purchaser's have a 10 day rescission period (following the date your APS is signed and all condominium disclosure documents were provided to you by the builder), which allows you to cancel the agreement and recover your deposit. The purpose of the 10 day rescission period is provide you with ample time to review your APS and condominium disclosure documents in detail and make an informed decision about whether to proceed with the purchase transaction or terminate the transaction.

In certain cases, such as significant construction delays beyond the "Outside Closing Date" (as such term is defined in the Tarion Addendum), the addendum may permit you to terminate the agreement and receive a full refund with interest.



8. Requesting an Extension of the Closing Date

If your financing is still pending or almost approved, you may request a short extension of the closing date from the builder. This can allow time to:

- Finalize alternative or private financing,
- Liquidate assets,
- Complete the sale of another property.

Although the builder is not obligated to grant an extension, many will consider it, especially if it avoids a default. Be prepared to pay interest on the balance due on closing, as well as the administrative and legal fees of the builder associated with the extension. It is important to ensure that the extension agreement and the terms of the extension are documented in writing and reviewed by legal counsel.

9. Exploring Bridge Financing or Porting a Mortgage (for Existing Homeowners)

If you currently own a property and are in the process of selling it, you may explore:

- Porting (moving) your existing mortgage to the new property, or
- Bridge financing to close the new deal before finalizing the sale of your current home.

These financial tools may help manage short term liquidity issues and should be discussed with your mortgage broker or bank as early as possible.

10. Submitting a Complaint to Tarion or the HCRA (in Cases of Builder Misconduct)

In rare cases, if the builder engaged in misrepresentation, failed to meet material disclosure obligations, or otherwise acted in bad faith, you may file a complaint with:

- Tarion, under the Ontario New Home Warranties Plan Act, or
- The Home Construction Regulatory Authority (HCRA), which oversees licensed builders.

If misconduct contributed to your inability to close (e.g., significant delay, failure to disclose material defects affecting appraisal), you may have legal grounds for terminating the agreement or recovering your deposit.

In conclusion, failing to secure mortgage financing for your pre construction property can result in breach of contract, forfeiture of your deposit, and exposure to further legal claims. However, several practical remedies may be available, including assignment, adding a co purchaser, requesting an extension, seeking private financing, or negotiating a mutual release. These possible options should be explored promptly and with the assistance of a legal professional.

If none of the options lead to a resolution, it is critical to consult not only with a real estate lawyer but also a litigation lawyer. A litigation lawyer can advise you on the legal consequences of being sued for breach of contract, assess your potential liability, and help you prepare a strategy to minimize exposure. Being informed of your rights and the potential risks before the closing date is key to protecting your legal and financial interests.





In most cases, drivers are at fault when they hit a pedestrian, as they have a higher duty of care under Ontario law. However, pedestrians may share responsibility if they jaywalk, cross against a light, or walk distracted.

1" Reverse Onus Rule Drivers Must Prove They Weren't at Fault

Under Section 193 of the Highway Traffic Act, a driver is automatically considered at fault unless they can prove otherwise.

2"When Is the Driver at Fault?

A driver is likely responsible if they:

- "Fail to yield at a crosswalk
- "Drive distracted (texting, eating, etc.)
- "Run a red light or stop sign
- "Speed or drive under the influence



3" Can a Pedestrian Be at Fault?

Yes, a pedestrian may share blame if they:

- "Jaywalk
- " Cross at a red light
- "Are distracted while walking (e.g., texting)
- "Step into traffic suddenly

If partially at fault, a pedestrian's compensation is reduced based on their level of responsibility (e.g., 25%) fault = 25% less compensation).

Your Legal Rights as a Pedestrian in Ontario

If you're hit by a car, you may be entitled to Statutory Accident Benefits (SABs) through the driver's insurance, even if you don't have your own.

"Accident Benefits (SABs) **Available Regardless of Fault**

- "Medical, Rehabilitation & Attendant Care Up to \$65,000 (non catastrophic) or \$1M (catastrophic).
- "Income Replacement 70% of lost wages, up to \$400 per week.
- "Non Earner Benefit \$185 per week if unable to work rule favors pedestrians, and even if you're partially or live normally.
- "Caregiver Benefit \$250 per week (for catastrophic contributory negligence laws. injuries only).
- "Housekeeping Benefit Up to \$100 per week (for If you or a loved one was hit by a car, take action: catastrophic injuries).
 - students unable to continue school.
 - "Death & Funeral Benefits \$25,000 for a spouse, \$10,000 per dependent, \$6,000 funeral costs.
 - "Travel & Other Expenses Covers family visits and medical related travel costs.

2" Suing for Additional Compensation (Tort Claim)

If the driver was negligent, you can sue for:

- Pain and suffering (only if injuries are serious and permanent).
- Puture lost wages if you can't work long-term.
- 17 Long term medical costs beyond accident benefits.

What to Do If You're Hit by a Car

- "Seek Medical Help Even if injuries seem minor, get checked by a doctor.
- "Report to Police Call 911 for serious injuries or file a police report for minor ones.
- "Gather Evidence Take photos, get witness contact info, and write down accident details.
- "Contact a Lawyer Insurance companies may try to minimize payouts — a lawyer ensures fair compensation.

Final Thoughts

Ontario law protects pedestrians, but knowing your rights and next steps is key. The reverse onus at fault, you can still get compensation under

get medical care, report the accident, gather "Educational Expenses – Up to \$15,000 for evidence, and consider legal advice to ensure you receive the compensation you deserve.



Azimi Law

www.azimilaw.ca

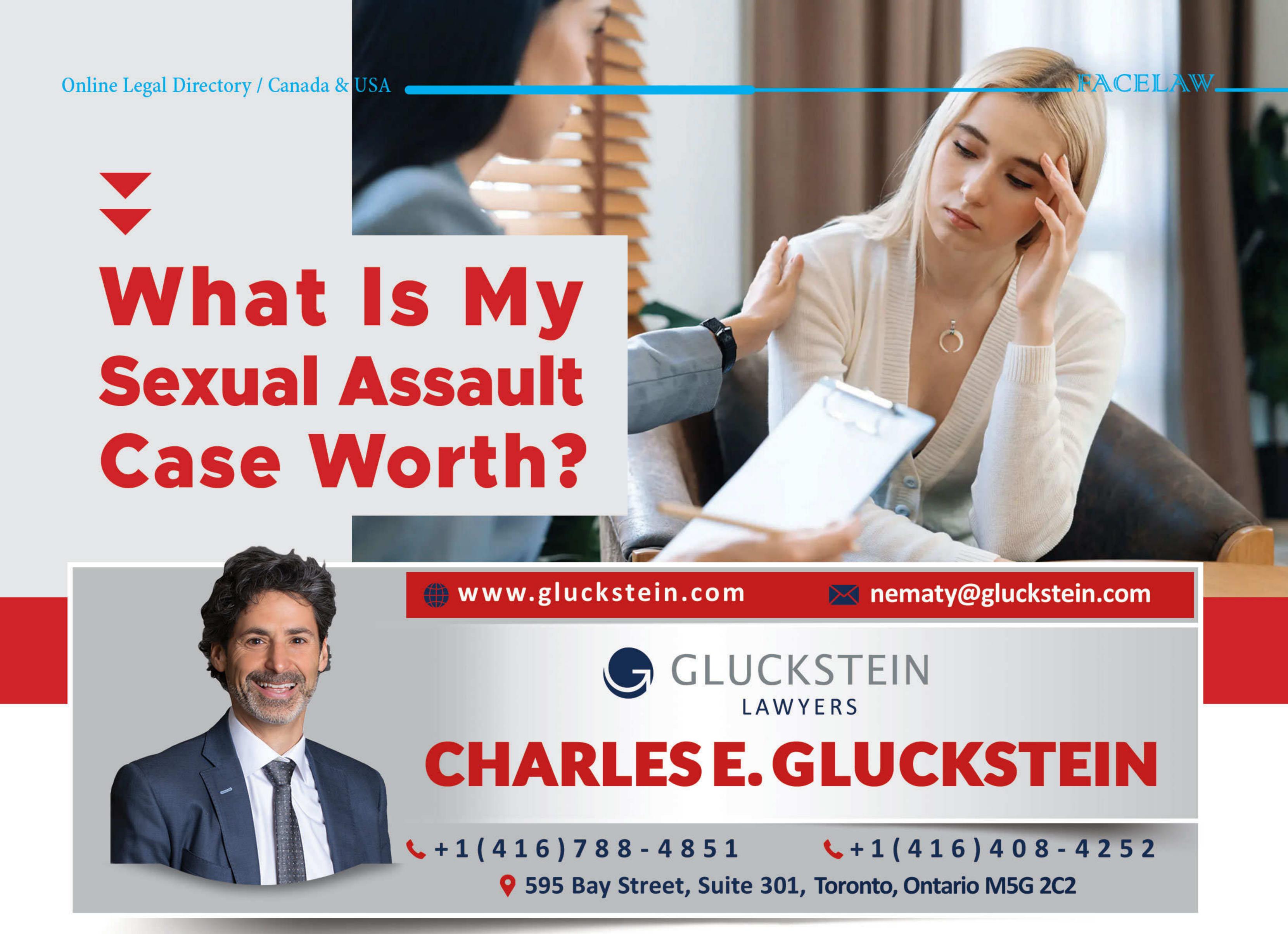
immigration@azimilaw.ca

BENAZIN

416-900-4128

+98 991 1616 608

o benazimilaw



What Are the Most Common Types of Compensation Available?

The purpose of compensating a survivor of sexual abuse is intended to return the survivor to the position in life they would have had "but for" the negligent or intentional actions or inaction of another person, organization, or institution. The compensation is both non pecuniary and pecuniary.

Non pecuniary compensation is to award the survivor a sum of money for the pain and suffering they endured. It can also involve an award for punitive damages which is a way to punish the wrongdoer for egregious conduct and / or to deter similar conduct in the future.

Pecuniary compensation is provided to recover actual and / or anticipated losses caused by the

wrongdoer for income loss both in the past and the future, loss of opportunity in terms of education and employment, care costs both past and future for things like therapy and medication, and out of pocket expenses.

There are other types of categories of compensation such as loss of interdependent relationship that are also relevant to many sexual abuse cases.

Many factors go in to assessing how losses are determined and calculated.

Sexual abuse and sexual assaults are the most personal of all personal injuries. While each survivor's case is considered based on its own facts and merits, courts turn to case law when determining how to determine non pecuniary compensation. It is determined based on the

the range established by the courts for similar cases. For pecuniary compensation, it is very fact driven and specific to each survivor in terms of what they have or have not been able to accomplish as a result of the abuse and the various needs they have.

For clients who pride themselves on having overcome the terrible impact of their trauma and succeeding in their personal and / or professional lives, they are often surprised to learn their success may limit their ability to collect pecuniary damages as they have minimized their losses in monetary terms. They feel they are being punished for their effort and determination to surmount the real barriers their abuse or assault put up in front of them.

What Is Justice Worth to You?

The monetary awards courts make in civil sexual assault cases are an imperfect method to acknowledge the true cost of sexual violence on the lives of survivors but these sums of money are the only tool at the court's disposal.

Pecuniary damages can sometimes approximate the real financial costs associated with sexual abuse or sexual assault, but putting a dollar amount on pain and suffering, emotional distress, or the lasting damage to a survivor's relationships is not a true indication or approximation of the value of what has actually been lost.

Many sexual assault cases never result in criminal charges either based on the reluctance of survivors to engage the police, or the higher bar to successfully prosecute perpetrators in criminal court. As a result, a civil court case may be the sole time a survivor will formally ask our justice system to consider the harm done to them.

Whatever monetary damages are ultimately secured, reclaiming control of their lives, attaining a sense of closure, and confidently charting a course for their future is priceless. And, a survivor's lawsuit has a broader impact on wrongdoer organizations and institutions by impacting them financially which just may cause them to address the wrongs they caused or enabled.



CHARLES E. GLUCKSTEIN

+1(416)788-4851

mematy@gluckstein.com glucksteinlawyers



Under Ontario's Residential Tenancies Act, 2006 (RTA), landlords have the right to evict tenants for engaging in or permitting illegal acts within a rental unit or residential complex. Although the RTA does not explicitly define "illegal," it generally refers to serious violations of federal, provincial, or municipal laws especially those that impact the safety, security, or enjoyment of others in the building. Drug production or trafficking can justify eviction due to the heightened risks involved.

Importantly, a tenant doesn't have to be criminally convicted for an eviction to proceed. For the landlord and tenant Board member, it must be proved more likely than not that the illegal act occurred.

A tenant can also be held responsible for permitting someone else to commit an illegal act in the unit or common areas. Willful blindness or passive acceptance like knowingly allowing a guest to sell drugs from the unit can be sufficient to convince the LTB Member that permission was given.

Illegal acts must occur within the unit or the residential complex, which includes common areas like hallways, laundry rooms, and parking lots. Activities that happen entirely off the property, such as being arrested elsewhere, typically don't apply under Rules of the RTA.

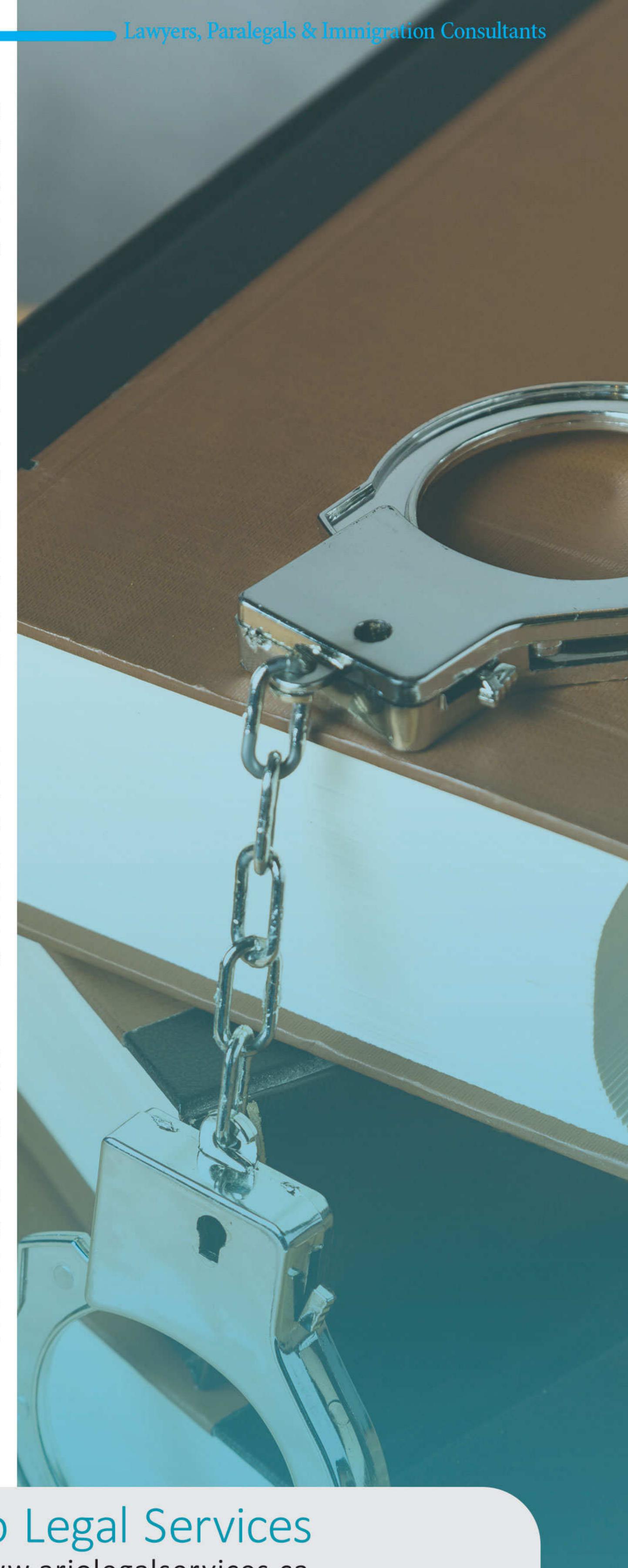
In most cases, a landlord must provide 20 days' notice before terminating a tenancy

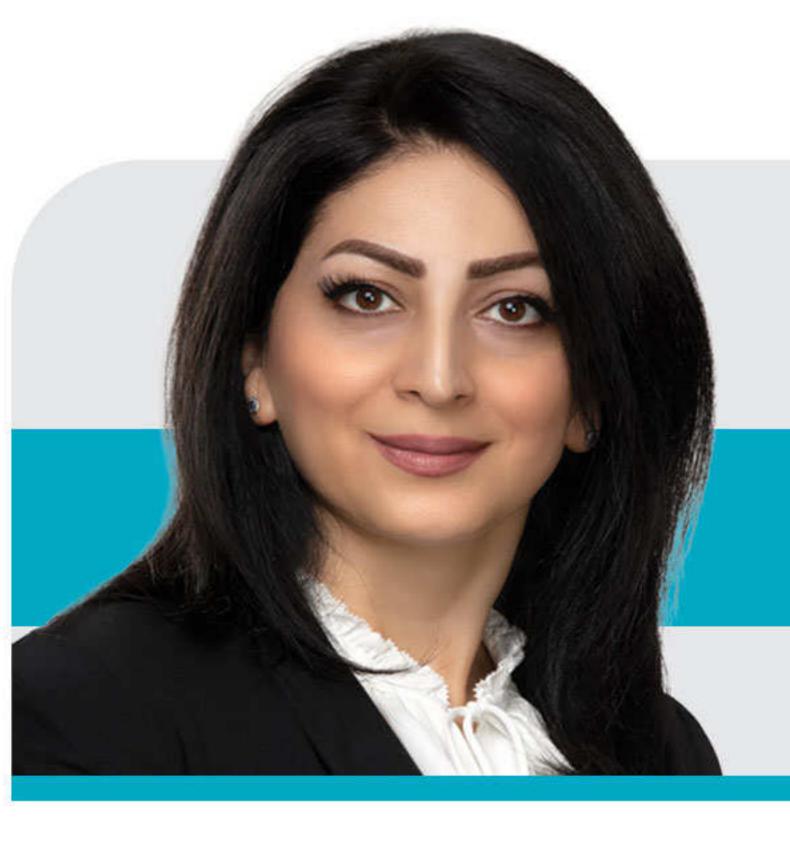
for an illegal act. However, drug related offences are treated more seriously. Rules allow landlords to issue a 10 day notice of termination if a tenant or occupant is involved in the production of illegal drugs, trafficking, or possession for the purpose of trafficking.

These terms are defined by the Controlled Drugs and Substances Act (Canada) (CDSA). Under the CDSA, "production" includes manufacturing or cultivating drugs, "trafficking" includes selling or offering to distribute drugs, and "possession" includes having drugs on one's person, in another's custody, or in a controlled space. Simple possession does not qualify only possession intended for trafficking does. This may be inferred from surrounding evidence like large quantities of drugs, cash, or packaging materials.

It's important to note that not every RTA violation counts as an illegal act. For example, non payment of rent or unauthorized subletting may breach lease terms but aren't necessarily grounds for eviction under Rules for Illegal act. Still, some scenarios such as repeatedly subletting at inflated rates without permission can cross the line into illegal business operations.

Even when an illegal act is proven, eviction is not automatic. The LTB must still assess whether termination is reasonable, taking into account the tenant's history, any vulnerabilities, and possible alternatives to eviction. Instead of terminating the tenancy outright, the LTB may impose conditions such as ceasing a business operation or prohibiting a disruptive guest. For both landlords and tenants, recognizing these distinctions is essential when dealing with allegations of illegal activity.







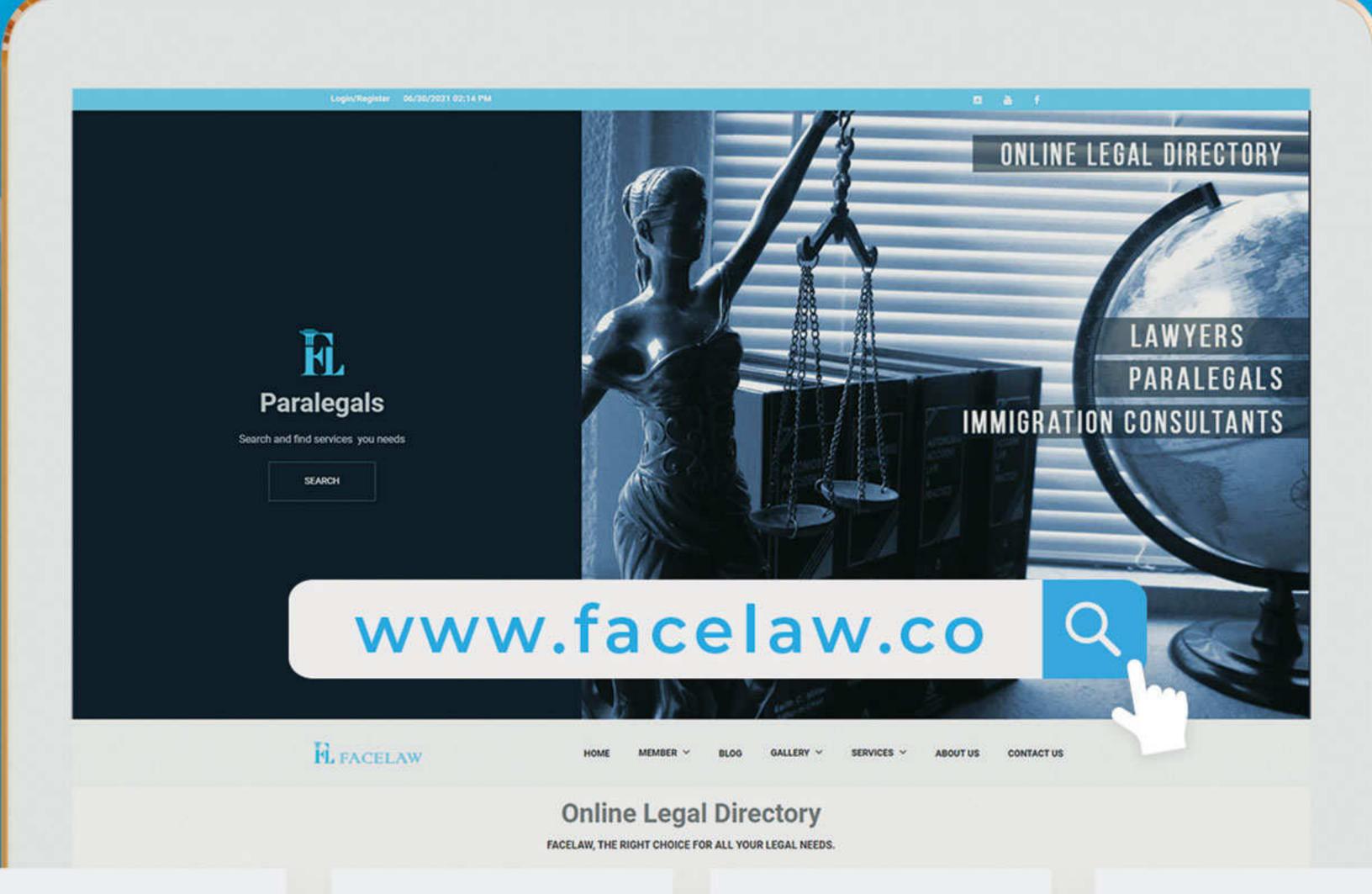
RIHANALAJEVARDI

ArioLegalServices@gmail.com

ariolegalservices

EACH AND

ONLINE LEGAL DIRECTORY













on Social Media

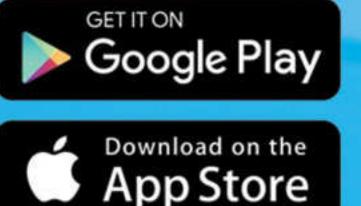
















ONLINE READING

DOWNLOAD

Facelaw is an online legal directory of Lawyers, Paralegals and Immigration Consultants in 🔛 🚟



-LEGAL MARKETING-

Where Creativity Meets Digital Strategy

Search Engine Optimization rengine 000000000 0000000000 0000 00000 0 00 0 0 0 0000000000000000000 0000 0000 00000000000 ... 0000000 000000 10000 000000000000 00000000000 00000 000000 00000000000 0 0 0 9 0



Social Media Managment

Web Design & Development

00000000000000000000000

000

00

0000000000000000000000

0000000 00000000000 0000



webgeniusca.com



info@webgeniusca.com



(647) 878 9202



(949) 822 5878

000

00 ATTORN

0.00000000000

00

000000





If you are a commercial landlord in Ontario and your tenant has stopped paying rent, you are not alone, and more importantly, you do have options. Non payment of rent can cause serious disruptions to your business operations, particularly when mortgage payments, taxes, and maintenance obligations continue to accrue. In addition to default remedies under any lease agreement, Ontario law provides a number of remedies under the Commercial Tenancies Act (CTA) that landlords can use to protect their interests.

STEP ONE Review the Lease Agreement

Before taking any legal steps, review the terms of your lease. Most commercial leases will contain a clause outlining the consequences of non payment, grace periods, and the landlord's rights on default. However, even in the absence of a default provisions in a lease, the CTA grants landlords certain statutory rights.

OPTION 1¹

Right of Re Entry (Termination of Lease)

Under section 18(1) of the Commercial Tenancies Act, if rent is unpaid for 15 days, the landlord has the right to re enter the premises and terminate the lease, provided there has been a clear default. This process is known as peaceable re entry, and it must be executed carefully and without better long term outcomes. The CTA does confrontation or breaching the peace. Any not preclude negotiated resolutions, and attempt to forcibly evict a tenant could expose the landlord to liability.

OPTION 2 Distress for Rent

Another remedy is distress, a self help remedy preserved by the CTA that allows landlords to seize and sell a tenant's assets located on the premises to cover arrears. However, this remedy is highly technical, and landlords must comply with specific procedures to avoid allegations of unlawful seizure or conversion by the tenant, suppliers or those who may have financed the tenant's equipment.

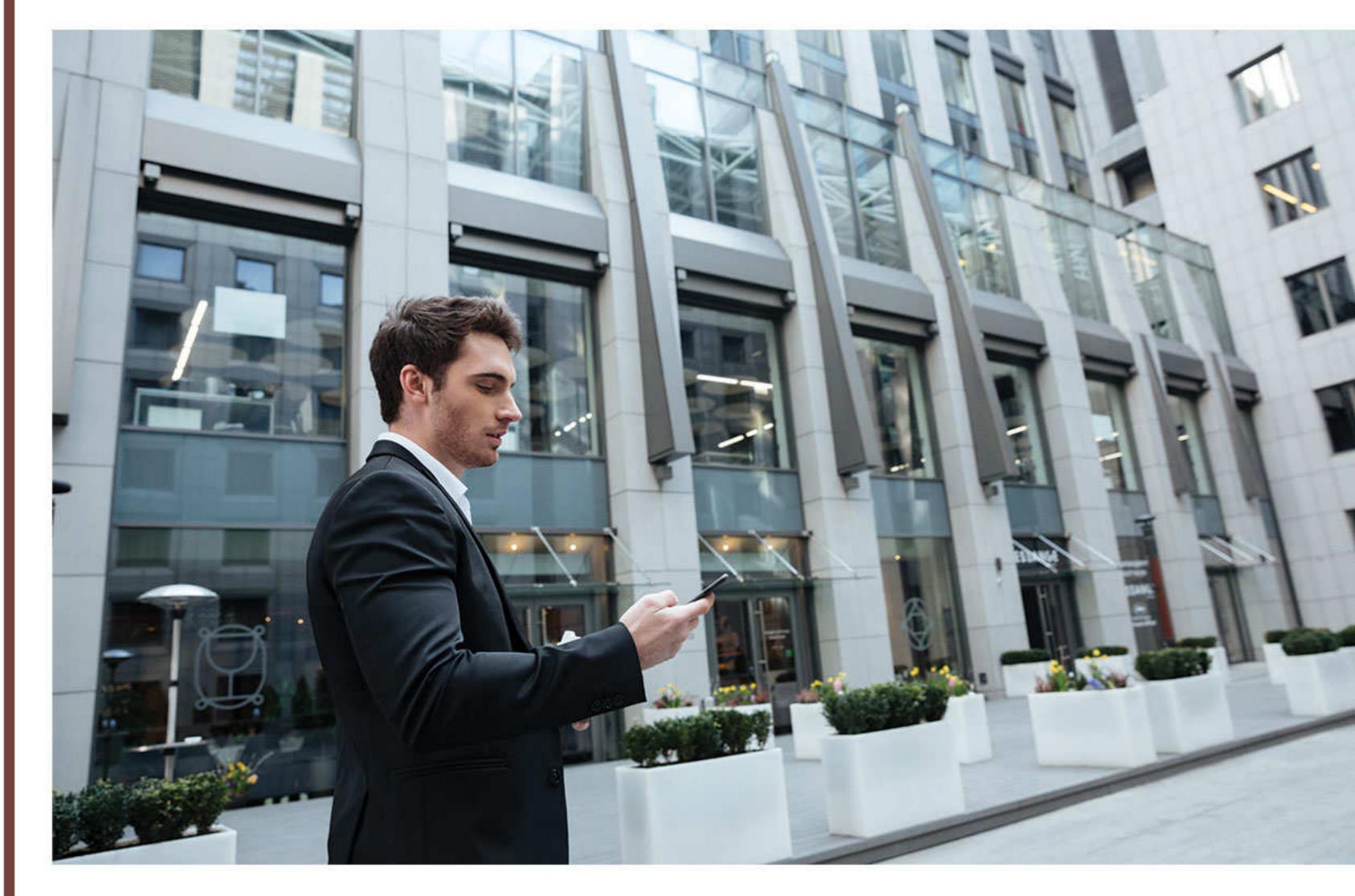
OPTION 3 Suing for Arrears

Where termination or distress is not appropriate or desirable, landlords may sue the tenant in the Superior Court to recover outstanding rent. Keep in mind that even if the court awards judgment, enforcement (such as garnishment or writs of seizure and sale) is a separate process.

OPTION 4 **Negotiated Settlement or Mediation**

Litigation or re entry may not always be the best route. In some circumstances, especially where the tenant's business is temporarily struggling, a forbearance agreement, a temporary rent abatement, or a negotiated termination may lead to early dialogue could preserve a commercial relationship or facilitate a mutually beneficial resolution.

As a commercial landlord, you have several legal tools to address non payment of rent. It's crucial to take timely and well informed action to mitigate losses while complying with the law. Always consider consulting a lawyer to ensure your approach aligns with both your lease terms and the Commercial Tenancies Act.





¹Termination and distress remedies are mutually exclusive which means a landlord has to either terminate the lease and sue for breach of contract or distress the tenant's assets to recover unpaid rent.



Since all inclusive vacations don't typically cover exorbitant hospital bills, taking a few precautions before you leave and keeping a few helpful tips in mind once you arrive can help protect you and your loved ones from unexpected challenges.

Before You Leave

Unless you're heading off on a spur of the moment getaway, you'll likely have plenty of time between planning your vacation and departure to prepare for the unlikely but real possibility that something could go wrong:

- Ensure that all your routine vaccinations are up to date. It is advisable to carry a copy of your immunization record and an International Certificate of Vaccination or Prophylaxis, if required.
- Plan to bring at least one to two weeks' worth of extra prescription medication

- Pack a first aid kit
- The Canadian government also advises you to carry a contact card that includes information such as: the name, address and phone number of a family member or friend in Canada; the name and phone number of your health care provider in Canada, and addresses and phone numbers of your accommodations at your destination(s), hospitals or clinics at your destination(s), and the Canadian Embassy, Consulate or High Commission office in your destination country / countries.

It is essential to purchase travel insurance if your vacation takes you out of the country. You can purchase trip interruption and travel health insurance through your or your employer's insurance company, as well as through travel agents, insurance brokers, credit card companies, and banks.

At minimum, the Canadian government advises that your travel health insurance policy should cover medical evacuation (to Canada or the nearest place with appropriate medical care)

Some Canadians injured while traveling abroad without adequate travel health insurance have been shocked to discover that they're personally responsible for all healthcare costs beyond what their provincial health insurance plan or private insurance covers.

During Travel To / From

If you are driving to your destination or while abroad, check with your provider to ensure you have sufficient coverage for motor vehicle accidents.

It's advisable to purchase optional coverage that provides at least \$2 million for medical and rehabilitative costs, extends coverage to family members.

Many people travel internationally by plane. In the event that you are injured during your flight or at any point between boarding and disembarking you may be entitled to seek compensation under the Montreal Convention.

Although the Convention only applies in signatory countries, passengers can seek compensation if any part of their international travel takes place (or would have occurred) in a country that adopted the treaty.

Injured While Away

If you or a loved one are injured or harmed while abroad, your top priority should always be to seek medical attention.

Once the injured person is medically stabilized and out of immediate danger, consider doing the following if and when possible:

- Take photos or videos of the scene of the accident
- Make notes about everything you remember as soon as you are able.
- Collect the names and contact information of any witnesses to the accident.
- Never admit your own potential liability to anyone at the site of an accident. If police are involved, only make factual statements.
- Obtain as much documentation as possible before returning to Canada.
- Do not sign anything that you do not understand or cannot understand due to a language barrier.

De Once You Are Home

If an insurer disputes aspects of your coverage, an experienced personal injury lawyer can help negotiate a fair resolution or, if necessary, pursue the matter in court.

If you are injured abroad, you will generally be expected to pursue a civil tort claim in the country where the injury occurred.

Cross border personal injury cases are often legally complex. It's crucial to choose an accident lawyer or firm with the knowledge and experience to handle these matters effectively.







ELENA E.MAZINANI Mazinani Divorce Lawyers

www.MazinaniDivorceLawyers.com

- elena@mazinanilaw.ca
- # +1(416) 485 8545
- mazinani.divorce.lawyers
- 225 Sheppard Ave. West, Toronto, ON M2N1N2

We are experienced in family law matters & handle matters of any complexity from an uncontested divorce to a trial or appeal.

Mazinani & Associates is a divorce & family law Firm with a reputation for | Innovation | Excellence | Teamwork



www.MazinaniDivorceLawyers.com



Raveh Rezaei

Founder of KR Law Firm Professional Corporation, a Toronto based law firm providing services in tax law.

Kaveh's passion for tax law began during his time at law school at the University of Windsor, Ontario, where he earned his law degree. It was during this period that he developed a deep interest in tax law, propelling him to practice in this field.

Throughout his distinguished legal career, Kaveh has honed broad expertise in the realms of tax law. His areas of proficiency include managing tax disputes with the Canada Revenue Agency, engaging in strategic tax planning, and providing expert tax legal advice.

In 2020, Kaveh founded KR Law Firm Professional Corporation with a distinct mission: to modernize the way legal services are delivered. His innovative approach integrates technological solutions, aiming to provide high quality, accessible, and cost effective legal services.



www.krlawfirm.ca

Tax Law Services

CRA Audits

Penalty and Interest Relief Tax Court

Objection Voluntary Disclosure Program (VDP)

Tax Debt -Tax Planning Tax Residency

Judicial Review

Tax Compliance Real Estate Taxation Criminal

My promise to all my clients is to offer The very best legal advice and to consist ently exceed your expectations.

(416) 549 4905 | (647) 290 6319 info@krlawfirm.ca



9 5000 Yonge St., Suite 1901, Toronto, ON M2N 7E9



AFSHIN YAZDANI

Afshin Yazdani LL.M, BCL, CCLL.M, RCIC, OBA, CBA.



www.ylgpc.ca

afshin@ylgpc.ca

Introducing a New Offering from YLG Yazdani Law Group

11 Premium Comprehensive Business \\\ Plan for Immigration to Canada

Starting Price: Only 5,000 Canadian Dollars

Your Assurance for a Successful Business Visa Application

Are you in search of a dependable and professional pathway to immigrate to Canada? We are here to support you! Our specialized and detailed business plans are designed to guide you toward achieving your immigration aspirations.

For additional information and a complimentary consultation, don't hesitate to reach out to us!

• 1050 – 5255 Yonge Street, Toronto, ON M2N 6P4

Are you looking for a reliable and successful way to immigrate to Canada? Look no further. Our premium comprehensive business plan is here to guide you in achieving your immigration goals.

Our specialized and detailed business plan is tailored to meet the requirements of the Canadian immigration system. With our expertise and proven track record, you can rest assured that your business visa application will be a success.

Our team is dedicated to providing you with the support and resources you need to make your dream of living and working in Canada a reality. Don't let the complicated immigration process hold you back. Let us help you make Canada your new home.

Don't wait any longer. Contact us today at +1647 402 7774 to start your journey towards immigrating to Canada. Our premium comprehensive business plan is your assurance for a successful business visa application.

www.sarbazevatan.com



Sourena Sarbazevatan

Criminal Lawyer in Toronto, Ontario

■ office@gambrianilaw.com

Criminal law is not simply a vocation for Gambriani Law PC. This law firm exists because it's passion for giving individuals the outcome they deserve is more than just winning a case, it's fighting for justice and it is in this firm's DNA.

We can help you with:

- Bail Hearings
- Sexual Assault
- Theft
- Assault
- DUI/Impaired Driving
- Domestic Violence
- **≠** Fraud
- Weapon Offences



Gambriani Law PC

Why us?

When you choose Gambriani Law you are choosing a law firm with experience and tenacity that values professionalism, discretion and an unwavering commitment to your case.

Here the law is known and the practical experience is present to back up this statement.

contact us:

© 4 1 6 - 6 2 8 - 2 0 4 1

9 5000-1901 Yonge Street, North York, ON M2N 7E9











miroomandlaw.com

TEL 416-850-0094 (FAX) 416-298-3514

100 York Blvd Suite 202, Richmond Hill, ON L4B 1J8

Hossein Niroomand



Hossein Niroomand has been practicing since 2003 and specializes in civil litigation, personal injury, employment, and family law. He is admitted to the Ontario Bar representing private individuals and corporations.

Hossein is very well respected within the legal community for his extensive experience negotiating lump sum settlements, as well as mediation, arbitration and trials. He oversees every step in the progress of your case and you can rest assured that Hossein's experience is at work for you.

He has shown himself to be a worthy advocate in confronting the aggressive tactics of most defense lawyers and putting together strategies to ensure the best possible results for you.

Niroomand Law Began In 2003 As A Boutique Full Service Law Firm. We Offer Legal Services Of All Kinds, And Tailor Our Services To Meet The Unique Needs Of Our Clients. Our Mandate Is Simple: **To Provide Expert Representation - No Matter What.**





Zohreh Hemati

BBA, JD / LLB, LLM
Barrister, Solicitor & Notary
Serving Ontario & Alberta

Your Trusted Zone for Real Estate Law

REAL ESTATE LAW COMMERCIAL & RESIDENTIAL

- Real Estate Transactions
- Title Transfers & Closings
- Real Estate Contracts

www.hematilawfirm.com

🗹 7163 Yonge St. Unit 119, Thornhill, ON L3T OC6 🕟 info@hematilawfirm.com



FACELAW APPLICATION

Search and Find Services You Need







EXPERIENCED FAMILY LAW LAWYERS

POROSHAD MAHDI Lawyer



Having graduated in 2001 from the University of Toronto with a joint Law degree and Master's degree in International Relations, I have been practicing family law since 2004. Prior to that, my career began on Bay Street as an associate at Blake, Cassels and Graydon LLP, where I gained valuable experience in significant business and financial transactions.

Practicing in family law with meaningful experience in all its aspects, I have represented over a thousand clients in issues ranging from custody and access, support issues, property division, and complex financial disputes.

As a family law lawyer, I often see people at the most difficult of times. Clients feel a range of emotions from sadness, anger and denial to optimism and hope for the future. Focusing on my client as a complete person, my goal is to provide legal advice and guidance on the best path to resolving matrimonial issues in the most cost effective and timely manner.

While I recommend settlement when it is reasonable and meets my client's expectations, I am also a strong advocate at court for my client's rights and entitlements when litigation is called for. Having been noted in more than twenty (20) precedent setting cases and appearing before all levels of court in Ontario, I have extensive courtroom experience in the Ontario Court of Justice, the Superior Court of Justice, the Unified Court of Justice, and the Ontario Court of Appeal.



poroshad@mlfamilyLaw.ca

C Phone No: 416 900 0925

Mobile No: 416 900 0925

Address: 4711 Yonge Street, 10th Floor,

Toronto, ON M2N 6K8

Subscribe For Free To The Magazine











Visit Our Website And SUBSCRIBE



etter of Pecognition from Ali C. Ehsassi

Liberal MP for Willowdale (Ontario)





February 8, 2021

Letter of Appreciation

Dear Messrs. Ahmari-Moghadam & Anvari,

As the Member of Parliament for Willowdale, I would like to take this opportunity to salute you for your efforts in publishing the Facelaw Online Legal Directory.

By providing legal guidance in Farsi and identifying experienced legal professionals that may assist clients navigate the intricacies of the law, you are undoubtedly promoting the welfare of numerous individuals within the Iranian-Canadian community, a development that is bound to be welcome by all.

Thank you for your efforts in promoting greater legal literacy and for highlighting practical information that will enhance prudent decision-making for all of us, while also safeguarding the best interests of individuals confronted by legal challenges. By enhancing our access to legal resources, you are essentially availing all of us of the certainty of granite under our feet, thereby permitting us each to stand taller.

May you thrive in your latest worthy endeavour for many years to come. Your continued success will further the success of others.

Ali C. Ehsassi

Ottawa

Constituency Office

Room 502, Wellington Building, Ottawa, Ontario K1A 0A6
Tel.: 613-992-4964 Fax.: 613-992-1158

115 Sheppard Avenue West , Toronto, Ontario, M2N 1M7 Tel.: 416-223-2858 Fax: 416-223-9715

Ali.Ehsassi@parl.gc.ca http://aehsassi.liberal.ca



etter of ecognition from Majid Jowhari

M.P.; Current Member of The House of Commons - Richmond Hill





Majid Jowhari Member of Parliament

Richmond Hill

October 7, 2020

Letter of Recognition

As the Member of Parliament for Richmond Hill, I would like to thank Ali Ahmari-Moghaddam and Ashkan Anvari for their recent innovation, the Facelaw platform.

Facelaw.ca is a directory of Lawyers, Paralegals, and Immigration Consultants, striving to bring together the best professionals in the legal field in an easy-to-search database making finding the right legal professional simple and efficient. The Facelaw platform also provides access to articles, blogs, and useful information dealing with different areas of the law. There is also a Facelaw Magazine which is available in both English and Farsi and is available to download for free from the website.

I appreciate Ali Ahmari-Moghaddam and Ashkan Anvari's effort and aspiration to make their platform and access to legal professionals easily accessible to more people, and I commend their spirit of innovation and inclusiveness.

Sincerely,

Majid Jowhari, MP Richmond Hill

Constituency Office

100 Mural St., Suite 101, Richmond Hill, ON L4B 1J3 Tel. 905-707-9701 | Fax. 905-707-9705 | E-mail Majid.Jowhari@parl.gc.ca



entificate of Appreciation from Michael Parsa

MPP | AURORA-OAK RIDGES | RICHMOND HILL



April 2nd, 2024

Certificate of Appreciation

On behalf of the Government of Ontario, I am very pleased to acknowledge,

Ali Ahmari-Moghaddam & Akhkan Anvari

For the creation of

Facelaw

A Legal Directory for individuals in search of a Legal Profession to assist them in their legal matters.

Your website protects people from enduring the long and stressful process of finding legal support on their own. The focus on helping people demonstrates the values of this organization in supporting all individuals in their time of need.

Thanks to the efforts of Mr. Ahmari-Moghaddan and Mr. Anvari, individuals across the province and country can secure legal representation with ease and confidence.

Hon. Michael Parsa

MPP of Aurora-Oak Ridges-Richmond Hill

entificate of Appreciation from Laura Smith

MPP | THORNHILL





HACELAW

April 3rd, 2024.

As the Member of Provincial Parliament for the Riding of Thornhill, I would like to thank you for providing legal assistance and guidance to our constituents in a professional and efficient manner.

My appreciation to you for making the process of connecting people to a Legal Professional simpler. My best wishes in the years to come!



Laura Smith, MPP Thornhill

Immigration Consultants Directory

PARIA OSKOI

- www.canada118.com
- **+1(905)370-0160**
- ≥ info@canada118.com
- **9** 100 10265 Yonge Street, RichmondHill, ON L4C 4Y7

Paralegals Directory

ELHAM JAMSHIDI -

- * www.emecorp.ca
- (416) 833-8332 Ext: 102
- Elham@emecorp.ca
- 9 123 5050 Dufferin Street North York, ON M3H 5T6

RIHANA LAJEVARDI -

- * www.ariolegalservices.ca
- **+1 (416) 871 4644**
- info@ariolegalservices.ca

 info@ariolegalservices.ca
- **9** 53 Stoyell Drive, Richmond Hill Ontario *

Lawyers Directory

ALI AHMARIMOGHADDAM —

- www.ahmarilawfirm.ca
- **+1(416)800-0808 | +1(289)597-6700**
- (289) 314 7693
- ali@ahmarilawfirm.ca
- **9** #908,909, 7191 Yonge Street, Thornhill, ON L3T 0C4

ARYAN KAMYAB

- * www.kamyablaw.com
- +1(647) 885 2121
- +1(647) 368 6677 (Farsi)
- (647) 388 2121
- aryan@kamyablaw.com
- **♥** 7191 Yonge Street, Suite 303, Thornhill, ON L3T 0C4

JENNA LEE

- * www.jennaleelaw.com
- **4** +1(905)709 3383
- [] (647)361 1134
- **⋈** jenna@jennaleelaw.com
- **9** 805 7191 Yonge Street, Markham ON L3T 0C4

DOV MAIEROVITZ

- * www.emecorp.ca
- **41(416)833-8332**
- Dov@emecorp.ca
- **9** 123 5050 Dufferin Street
 North Yourk, ON M3H 5T6

CHARLES

E. GLUCKSTEIN

- www.gluckstein.com
- +1(416)788-4851
- +1(416)408-4252 Ext 269
- m nematy@gluckstein.com
- ♥ 595 Bay Street, Suite 301, Toronto, ON M5G 2C2

BEN

AZIMI

- www.azimilaw.ca
- **+1(416)900-4128**
- [] +98(991)1616-608
- info@azimilaw.ca
- **9** 685 Sheppard Ave E, Suite #508, Toronto, ON M2N 6H7

SIMONA JELLINEK

- www.gluckstein.com
- 41(416)955-4800 ext 285
- $\Box + 1(416)972 9506$
- **温+1(416)972-1499**
- iellinek@gluckstein.com
- ♥ 595 Bay Street, Suite 301,
 Toronto, ON M5G 2C2

ELENA

E. MAZINANI

- * www.MazinaniDivorceLawyers.ca
- **4+1 (416)485 8545**
- elena@mazinanilaw.ca
- **Q** 225 Sheppard Av. West, Toronto ON M2N 1N2

THE HITTE

MARYAM **JAMSHIDIAN**

- www.aradlegal.ca
- **4** +1(587)288 6694
- +1(647)830-7470
- maryam@aradlegal.ca
- **♀** 301-1595-16th Ave, Richmond Hill, ON L4B 3N9 *

KAVEH REZAEI

- www.krlawfirm.ca
- **4** + 1 (416) 549 4905
- $\blacksquare + 1(647) 290 6319$
- 💌 info@krlawfirm.ca
- **9** 5000 Yonge St., Suite 1901, Toronto, ON M2N 7E9

HOSSEIN NIROOMAND:

- * www.niroomandlaw.com
- **4** + 1 (416)850-0094
- **温+1(416)298-3514**
- hossein@niroomandlaw.com
- **♀** 100 York Boulevard, Suite 202 Richmond Hill, ON L4B 1J8

ESMAEIL MEHRABI

- www.mehrabilawoffice.com
- **4** + 1 (416) 862 2502 $\Box + 1 (416) 862 - 2502$
- minfo@mehrabilawoffice.com **9** 4950 Yonge Street, Suite #2200 Toronto, ON M2N 6K1

SARVI SAFAL

- * www.safailaw.com
- **4**+1(949)601-3355
- x ssafai@safailaw.com
- ♥ California

SUBRAMANYAM **NARASIMHAN**

- www.snlawoffico.ca
- **+1(416) 948 4006**
- subu@snlawoffice.ca
- **♀** 309-200 Consumers Rd North York, ON M2J 4R4

SOURENA SARBAZEVATAN:

- www.sarbazvatan.com
- **+1 (416) 628 2041**
- **▼** office@gambrianilaw.com
- **♥** 5000-1901 Yonge Street, North York, ON M2N 7E9

JOEL ETIENNE

- * www.emecorp.ca
- **4+1(416)833-8332**
- **4**+1(905)709-6012
- ■Joel@emecorp.ca
- **9** 123-5050 Duferin Street North York, ON M3H 5T6

POROSHAD MAHDI

- www.mahdileitelaw.ca
- **4+1(416)900-0925**
- poroshad@mlfamilyLaw.ca
- **9** 4711 Yonge Street, 10th Floor, Toronto, ON M2N 6K8

CONSULTANTS ONLINE LEGAL DIRECTORY OF LAWYERS PARALEGALS & IMMIGRATION CONSULTANTS

www.facelaw.co info@facelaw.co NO 58. MAY 2025 CANADA / USA

FACELAW