



# Landlord Avoids \$13,867 in Losses During Eviction in Yarker, ON.

## Quick Stats

June 2025 - December 2025  
Yarker, ON - RG 9602

Delinquency Type:

**Rent Default**

Missed Rent:

**\$12,105**

Legal Fees:

**\$1,542**

Property Damages:

**\$0**

## Key Takeaway:

Without SingleKey, the landlord could have lost **\$13,867** in arrears and legal fees. With SingleKey, they lost nothing and even received steady monthly cash flow of **\$12,105** throughout the eviction process, rather than after it. SingleKey also recovered **\$220** in missed rent payments from the tenant. All legal fees were covered during the eviction, totalling **\$1,542**. They paid **\$1,376.44** for their Rent Guarantee program fee.

This landlord achieved a **9.5x** return on their Rent Guarantee investment.

SingleKey Impact	
Legal Notices Issued	N4, L1
Total Missed Rent	\$11,330
Rent Recovered from Tenant	\$220
Lost Rent Reimbursed	\$12,105
Court Fees Covered	\$1,542
Time to Eviction	5 months
Total Admin. Time Saved	85 Hours
Total Losses Prevented	\$13,867



# Case Study

## Context:

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A Canadian Landlord based out of Yarker, Ontario had been in operation for over 4 years. With 2 properties in their portfolio, this Landlord considered themselves a highly experienced professional in the industry.

In January 2025, the landlord signed a new lease for \$1,925 to a couple. However, by June, they experienced relationship trouble. One of the tenants moved out, and the other remained, but defaulted on their rent. They accumulated over \$11,330 in arrears over 5 months.

Fortunately, the landlord enrolled in SingleKey's Rent Guarantee program when they signed the lease, saving them from total financial losses.

After the landlord reported the rent default, SingleKey's Rent Guarantee team stepped in immediately to take charge of the situation and ease the landlord's burden.



Rental Risk Mitigation Solutions

## A Timeline of Events

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- June 1 – Tenant stopped paying full rent.
- June – Landlord notified SingleKey.
- June – N4 Notice was issued to the tenant.
- **June 16 – Tenant makes partial rent payment of \$100.**
- July – Tenant fails to make further payments.
- July – N4 notice expires and SingleKey connects landlord with Paralegal services.
- July – L1 application is filed with LTB.
- July – SingleKey coordinates mitigation plan with tenants.
- **July 23 – SingleKey reimbursed \$3,603 in rent payments.**
- August 7 – Tenant makes partial rent payment of \$120.
- **August 26 – SingleKey reimbursed \$1,925 in rent payments.**
- **August 29 – SingleKey reimbursed \$1,705 in rent payments.**
- September – SingleKey continues with communications with tenant.
- **September – A hearing with The LTB is scheduled for November 20.**
- **October 10 – SingleKey reimbursed \$3,950 in rent payments.**
- **November 5 – SingleKey reimbursed \$2,700 in rent payments.**
- November 20 – The LTB hearing was held with an eviction order issued.
- **December 2 – The tenant vacated the unit.**
- January - SingleKey closes the Rent Guarantee demands case, ensuring full reimbursements.

# Rent Guarantee Team Provides Resolution

An N4 notice was issued to the tenant after rent payments stopped in June 2025. SingleKey immediately began supporting the landlord.

SingleKey maintained direct communication with the tenant while they submitted partial rent payments. The tenant explained they were facing financial hardship after a co-tenant left the unit. SingleKey provided guidance on Rent Bank and community resources to get back on track.

After the N4 notice expired, SingleKey connected the landlord with a licensed paralegal, and an L1 application was filed with the Landlord Tenant Board (LTB) to begin the formal eviction process.

SingleKey continued monitoring the file, following up with the tenant, coordinating documentation, and supporting the landlord through each stage of the process.

SingleKey reimbursed the landlord for the missed rent from July to November, until \$12,105 in missed rent payments were reimbursed.

The LTB hearing took place on November 20, 2025, and an eviction order was issued. The tenant was required to pay outstanding rent, or vacate the property by December 2, 2025. If non-compliant, the landlord could proceed with sheriff enforcement if necessary. They vacated the unit on time. No further action was required.



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## Official LTB Judgement

**Tribunals Ontario**  
Landlord and Tenant Board

**Tribunaux décisionnels Ontario**  
Commission de la location immobilière

**Order under Section 69**  
**Residential Tenancies Act, 2006**

File Number: LTB-L-074459-25

In the matter of: [REDACTED]

Between: [REDACTED] Landlord

And [REDACTED] Tenant

I hereby certify this is a true copy of an Order dated **NOV 21, 2025**  
Paula West Oreskovich  
Landlord and Tenant Board

[REDACTED] (the "Landlord") applied for an order to terminate the tenancy and evict [REDACTED] and [REDACTED] (the "Tenant") because the Tenant did not pay the rent that the Tenant owes.

This application was heard by videoconference on November 20, 2025.

The Landlord's Legal Representative, Berkan Altun, and the Landlord, attended the hearing.

As of 1:45 p.m., the Tenant was not present or represented at the hearing although properly served with notice of this hearing by the LTB. There was no record of a request to adjourn the hearing. As a result, the hearing proceeded with only the Landlord's evidence.

**Determinations:**

1. The Landlord served the Tenant with a valid Notice to End Tenancy Early for Non-payment of Rent (N4 Notice). The Tenant did not void the notice by paying the amount of rent arrears owing by the termination date in the N4 Notice or before the date the application was filed.
2. As of the hearing date, the Tenant was still in possession of the rental unit.
3. The lawful rent is \$1,925.00. It is due on the 1st day of each month.
4. Based on the Monthly rent, the daily rent/compensation is \$63.29. This amount is calculated as follows: \$1,925.00 x 12, divided by 365 days.
5. The Tenant has not made any payments since the application was filed.
6. The rent arrears owing to November 30, 2025 are \$11,330.00.

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deducted from the amount owing by the Tenant. See Schedule 1 for the calculation of the amount owing.

6. The Tenant shall also pay the Landlord compensation of \$63.29 per day for the use of the unit starting November 21, 2025 until the date the Tenant moves out of the unit.
7. If the Tenant does not pay the Landlord the full amount owing on or before December 2, 2025, the Tenant will start to owe interest. This will be simple interest calculated from December 3, 2025 at 4.00% annually on the balance outstanding.
8. If the unit is not vacated on or before December 2, 2025, then starting December 3, 2025, the Landlord may file this order with the Court Enforcement Office (Sheriff) so that the eviction may be enforced.
9. Upon receipt of this order, the Court Enforcement Office (Sheriff) is directed to give vacant possession of the unit to the Landlord on or after December 3, 2025.

**November 21, 2025**  
Date Issued

**Paula West Oreskovich**  
Paula West Oreskovich  
Member, Landlord and Tenant Board

15 Grosvenor Street, Ground Floor  
Toronto ON M7A 2G6

If you have any questions about this order, call 416-645-8080 or toll free at 1-888-332-3234.

In accordance with section 81 of the Act, the part of this order relating to the eviction expires on June 3, 2026 if the order has not been filed on or before this date with the Court Enforcement Office (Sheriff) that has territorial jurisdiction where the rental unit is located.

**SingleKey ensures landlords never face the risk of unpaid rent alone — while also supporting tenants with compassion and resources.**