



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

File Number: LTB-L-027323-26

In the matter of: 306, 30 INN ON THE PARK DR
NORTH YORK, TORONTO ON M3C 0P7

Between: Bhupinder Singh Bajwa Landlord

and

Linda Rose Ho Tenant

Bhupinder Singh Bajwa (the 'Landlord') applied for an order to terminate the tenancy and evict Linda Rose Ho (the 'Tenant') because the Tenant did not pay the rent that the Tenant owes.

This application was heard by videoconference on June 3, 2026.

Only the Landlord's representative, Vijayant Sood attended the hearing.

As of 3:22 pm, the Tenant was not present or represented at the hearing although properly served with notice of this hearing by the Board. 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. While the Tenant did not attend the hearing, the Tenant did submit to the Board photos of several documents to the Landlord from Canadian Mortgage Servicing Corporation ("mortgagee") indicating they intend to enforce their security interest on this property due to the Landlord's mortgage default.
2. Under the *Mortgages Act* a mortgagee can become a "Mortgagee-in-Possession" due to a default by the mortgagor. When that occurs in respect of a tenanted rental unit, the "Mortgagee-in-Possession" becomes the sole Landlord with the right to collect any rent owing by the tenant. In this case, it does not appear that the mortgage company is currently a "Mortgagee-in-Possession" despite the Landlord's default. One of the documents uploaded by the Tenant is dated March 23, 2026. While it demands that the Tenant provide details about the tenancy agreement, it also expressly states that the mortgagee is not a "Mortgagee-in-Possession". There was not evidence of other documents suggesting that the mortgagee is not a "Mortgagee-in-Possession", such as a letter to the Tenant demanding that rent payments be made to the mortgagee.

3. 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.
4. As of the hearing date, the Tenant was still in possession of the rental unit.
5. The lawful rent is \$2,600.00. It is due on the 30th day of each month.
6. Based on the monthly rent, the daily rent compensation is \$85.48. This amount is calculated as follows: $\$2,600.00 \times 12$, divided by 365 days.
7. The Tenant has not made any payments since the application was filed.
8. The rent arrears owing to June 29, 2026, are \$37,300.00.
9. The Landlord incurred costs of \$186.00 for filing the application and is entitled to reimbursement of those costs.
10. The Landlord collected a rent deposit of \$2,600.00 from the Tenant and this deposit is still being held by the Landlord. The rent deposit can only be applied to the last rental period of the tenancy if the tenancy is terminated.
11. Interest on the rent deposit, in the amount of \$102.70 is owing to the Tenant for the period from September 25, 2024, to June 3, 2026.

Relief from Eviction

12. I have considered all of the disclosed circumstances in accordance with subsection 83(2) of the *Residential Tenancies Act, 2006* (the 'Act'), and find that it would be unfair to grant relief from eviction pursuant to subsection 83(1)(a) of the Act.
13. The Landlord sought an eviction order for termination and eviction with 11 days for the Tenant to pay off all outstanding amounts and void the order. The parties were unsuccessful resolving the issue of rent arrears through a payment plan. The Landlord was not aware of any reason to delay or deny eviction. As the Tenant did not attend, no other circumstances were presented to me. I did not have any evidence on which I could consider ordering a payment plan nor in the circumstances was I satisfied it was fair to extend the date for eviction without indication from the Tenant that they still wish to preserve the tenancy.

It is ordered that:

1. The tenancy between the Landlord and the Tenant is terminated unless the Tenant voids this order.
2. **The Tenant may void this order and continue the tenancy by paying to the Landlord or to the Board in trust:**
 - \$37,486.00 if the payment is made on or before June 20, 2026. See Schedule 1 for the calculation of the amount owing.

3. The Tenant may also make a motion at the Board to void this order under section 74(11) of the Act, if the Tenant has paid the full amount owing as ordered plus any additional rent that became due after June 20, 2026, but before the Court Enforcement Office (Sheriff) enforces the eviction. The Tenant may only make this motion once during the tenancy.
4. **If the Tenant does not pay the amount required to void this order the Tenant must move out of the rental unit on or before June 20, 2026.**
5. If the Tenant does not void the order, the Tenant shall pay to the Landlord \$32,610.70. This amount includes rent arrears owing up to the date of the hearing and the cost of filing the application. The rent deposit and interest the Landlord owes on the rent deposit are 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 \$85.48 per day for the use of the unit starting June 4, 2026, 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 June 20, 2026, the Tenant will start to owe interest. This will be simple interest calculated from June 21, 2026, at 4.00% annually on the balance outstanding.
8. If the unit is not vacated on or before June 20, 2026, then starting June 21, 2026, 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 June 21, 2026.

June 8, 2026
Date Issued

Adeela Alvez
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 December 21, 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.

Schedule 1
SUMMARY OF CALCULATIONS

A. Amount the Tenant must pay to void the eviction order and continue the tenancy if the payment is made on or before June 20, 2026

Rent Owing to June 29, 2026	\$37,300.00
Application Filing Fee	\$186.00
Total the Tenant must pay to continue the tenancy	\$37,486.00

B. Amount the Tenant must pay if the tenancy is terminated

Rent Owing to Hearing Date	\$35,127.40
Application Filing Fee	\$186.00
Less the amount of the last month's rent deposit	- \$2,600.00
Less the amount of the interest on the last month's rent deposit	- \$102.70
Total amount owing to the Landlord	\$32,610.70
Plus, daily compensation owing for each day of occupation starting June 4, 2026	\$85.48 (per day)
**Ongoing daily compensation continues to accumulate until the total amount owing (excluding costs) is \$50,000.00.	