

Craig A. Mills

Partner

Toronto

OFFICE

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Industries & Expertise

INDUSTRIES

Banking and Financial Services | Franchising & Distribution

EXPERTISE

Commercial Litigation | Contractual Disputes | Corporate and Business Disputes | Debt Recovery | Restructuring & Insolvency

Biography

BAR ADMISSION

Ontario, 1998

EDUCATION

- LL.B., Western University, 1996
- B.A. (honours), Western University, 1992

LANGUAGES SPOKEN

English

Craig A. Mills is a thoughtful commercial litigator with a focus on commercial disputes, creditors' remedies, restructuring and insolvency law and franchise law, providing strategic advice to clients nationwide. Craig's

experience benefits lenders, creditors, franchisors, commercial landlords, receivers, and licensed insolvency trustees. Craig offers guidance on commercial debt enforcement and recovery, restructuring and insolvency matters, litigation and claims resolution management. His courtroom experience spans various courts, making him a versatile and reliable legal advisor.

Craig's deep knowledge is displayed in various speaking engagements and publications, showcasing his in-depth knowledge in restructuring and insolvency law and creditors' rights. From chairing industry events to co-authoring insightful pieces on legal matters, Craig's commitment to legal education and excellence shines through his contributions and engagements in the legal domain.

Craig is involved in various industry circles, reflecting his commitment to professional growth. His accolades include ranking in several esteemed industry directories.

Industry involvement

Recognition

- *Best Lawyers in Canada*, Insolvency and Financial Restructuring Law, 2025
- The Canadian Legal Lexpert Directory – Insolvency & Financial Restructuring, 2024
- Certificate in Alternative Dispute Resolution from Faculty of Law, University of Windsor
- Co-Recipient of the Markus Cohen Award, OBA Franchise Law Section, 2021
- Former member, Ontario Bar Association's Insolvency section executive
- Editor, *MT Insolvency Watch* (@MTInsolWatch) and *The Red Flag* (@RedFlagLaw).
- Co-editor, *The Red Flag newsletter: Quick Tips on Restructuring, Recovery & Reorganization*

Thought leadership

- Panelist, "Best Practices for Navigating Franchisee and Franchisor Financial Distress", OBA 23rd Annual Franchise Law Conference, November 28, 2024
- Panelist, "Expanding Your Legal Practice: Beyond Franchise Law", Canadian Franchise Association Law Day, September 19, 2024
- Co-presenter, "Navigating the Insolvency Sale Process", Law Society of Ontario program: Buying or Selling a Business 2023 – Your Roadmap in a Changing Economy, March 22, 2023
- Speaker, "Considerations When Enforcing Security", Ontario Bar Association's Secured Transaction Essentials for Business Lawyers, June 7, 2022
- Co-panelist, "Paths Forward in Financially Troubled Times for Charities and Non-Profit Organizations", joint presentation by Muttart Foundation and Miller Thomson LLP, October 7, 2021
- Speaker, "Considerations When Enforcing Security", Ontario Bar Association's Secured Transaction Essentials for Business Lawyers, April 27, 2021

- Chair, Commercial Priorities for Real Estate and Business Lawyers 2021, Law Society of Ontario, March 2021
- Co-presenter, “Lien Cuisine: Taking a Bite Out of Ontario’s Repair and Storage Liens Act”, presentation to Canadian Financing & Leasing Association, March 2021
- Speaker, “Considerations When Enforcing Security”, Ontario Bar Association’s Secured Transaction Essentials for Business Lawyers, April 28, 2020
- Chair and Moderator, Commercial Priorities For Real Estate and Business Lawyers 2019, Law Society of Ontario
- Co-panelist, Update on Canadian Insolvency Law, Miller Thomson National Restructuring Annual Conference, November 2018
- Speaker, “The Franchisee is Insolvent – What’s a Franchisor to Do?”, Ontario Bar Association’s 18th Annual Franchise Law Conference, November 13, 2018
- Round-table moderator, “Franchise Law meets Insolvency Law”, Canadian Franchise Association Annual Conference. 2018
- “The Rights of Secured Versus Unsecured Creditors,” Law Society of Upper Canada (now Law Society of Ontario)

Publications

- Co-authored with Tamara Farber, “Wearing the mantle of environmental obligations: Implications for secured lenders in Canada”, Financial Services & Restructuring Communiqué and EnviroNotes! (Miller Thomson LLP), October 16, 2023
- Co-authored with Tamara Farber, “Secured Creditors and Environmental Liabilities: The Qualex quagmire continues”, EnviroNotes!, August 2023
- Co-authored with Tamara Farber, “Environmental Law Issues for Lenders”, with Practical Law Canada Finance and Practical Law Canada Insolvency & Restructuring, Practical Law Canada (Thomson Reuters), April 2023
- Co-authored with Stephanie De Caria, “The Commercial List – Practice Note”, Lexis Practice Advisor Canada, 2018-2022
- Co-authored with Stephanie De Caria, “Requesting a Sealing Order from the Court – Practice Note”, Lexis Practice Advisor Canada, 2018-2022
- Co-author, “What May a Landlord Seize? A Guide to Ensuring that Landlords Don’t Miss the “Mark” in Distress: A Commercial Landlord’s Remedy”, Second Edition, Thomson Reuters, 2021
- “Paths Forward in Financially Troubled Times: A Restructuring and Insolvency Guidebook for Charities and Non-profit Organizations”, *The Muttart Foundation*, co-author with Susan Manwaring, Joshua Davis, Bob Wyatt, Peter Broder and Jennie Rimstad, 2020
- Co-author, chapter on “Debtor-Creditor Law”, Business Laws of Canada, 2014 – 2020, ed. (Thomson West)
- Co-author, “Getting the Deal Through,” Restructuring and Insolvency, Canadian Chapter (Law Business Research), 2016-17

- “Planes, Leaves and Appeals: Appeals Under Section 193(c) of the Bankruptcy and Insolvency Act”, National Insolvency Review, December 2016
- Co-author, Canadian Forms & Precedents – Debtor/Creditor – Receivership chapter (LexisNexis Canada Inc.), 2016
- Co-Author, chapter on “Debtor-Creditor Law,” in *Business Laws of Canada*, 2015-2016 ed. (Thomson West)
- Contributing author, “Other Forms of Security” chapter 2014 update in *Canadian Commercial Law Guide*, (CCH, loose-leaf)
- “Reframing the Refusal Motion: An Interesting Approach,” 2014
- Co-author, *Creditors’ Remedies in Ontario*, 3rd ed., 2013 (LexisNexis)
- “Contaminated Land: Commercial, Regulatory and Insolvency Considerations,” *Law Society of Upper Canada’s Commercial Priorities for Real Estate and Business Lawyers 2013 program*, 2013
- “Bankruptcy Law Update: 30 Day Good Rights Strengthened,” *National Creditor/Debtor Review*, Volume 25, No. 2, 2010
- “Balancing Interests: An Overview of the Wage Earner Protection Program,” The Law Society of Upper Canada, March 2010
- “Default Has Occurred: Getting the Process Started on Enforcement, Commercial Loans: Practising Perfection to Ensure Enforceable Security,” OBA, October 2009
- Co-author, *Creditors’ Remedies in Ontario*, 2nd ed. 2009 (LexisNexis)
- Co-author, *Business Laws of Canada*, 2009 (West)
- “Ontario Court Clarifies the ‘no waiver of rights’ provisions of the Arthur Wishart Act in Tutor Time Decision,” *FranNews*, 2006
- “Disclosure Requirements for Franchisors Clarified by Trial Courts,” *The Lawyers Weekly*, 2006
- “Recovering the Debt: Litigation Strategies Against Deadbeat Debtors,” 2006
- “Donations Challenged by Bankruptcy Trustees,” *Charities and Not-for-Profit Newsletter*, April 2004
- “Enforcement of Judgment,” 2003

Miller Thomson Newsletters

- “Making Priority a Priority in Construction Lien Disputes”, Breaking Ground: MT Construction Law Ontario Edition Newsletter, June 17, 2021
- “Secured Creditors in a Bankruptcy,” *The Red Flag*, July 2011
- Co-Author, “Ontario Court Confirms Receiver’s Limited Liability to Landlord for Occupation,” *The Red Flag*, October 2010
- Co-Author, “Mind the Gap: Direction Given for Defaulting Debtors in a BIA Proposal,” *The Red Flag*, September 2010
- Co-Author, “Sally Creek: A Cautionary Tale for Trustees in Bankruptcy,” *The Red Flag*, August 2010
- “HST: Will This be Another Unsecured Crown Claim in a Bankruptcy?” *The Red Flag*, June 2010

- "PMSI Basics: Ensure You Get First Ranking Priority Over the Collateral that You Finance," *The Red Flag*, April 2010
- "Pension Claims Unravelling," *The Red Flag*, March 2010
- "Bankruptcy Law Update: 30 Day Good Rights Strengthened," *The Red Flag*, February 2010
- "What's Happening Around Miller Thomson? Financial Services & Insolvency," October 2009
- "The Importance of Being Earnest: Buying Assets from a Court Appointed Receiver," *The Red Flag*, September 2009
- "The WEPPA Super-Priority Claim," *The Red Flag*, July 2009
- "The Race of the Swiftest: Landlord Versus the Secured Creditor," *The Red Flag*, May 2009
- "PPSA Registrations: Is This the Weakness in Your Armour?" *The Red Flag*, April 2009
- "Bankruptcy Basics: Navigating Bankruptcy Proceedings," *The Red Flag*, February 2009
- "Reasonable Notice before Enforcing Security: 10 Day Notice Period under Section 244 of the BIA," *The Red Flag*, January 2009
- "Good News: Ontario Litigation Procedure Reform Designed to Reduce Litigation Costs," *The Red Flag*, December 2008
- "Vesting Out Your Investment: Avoiding the Loss of IP Rights Through Vesting Orders," *The Red Flag*, October 2008
- "Bankruptcy Basics: An Overview of the Bankruptcy Proposal Process," *The Red Flag*, September 2008
- "Practising Perfection: Beware of Lapsed PPSA Registrations," *The Red Flag*, May 2008
- "Lessor Insurance Claims: Dealing with Insurance Claim Denials," *The Red Flag*, April 2008
- "Clash of the Creditors: Secured Creditor versus the Conditional Seller," *The Red Flag*, December 2007
- "To bankrupt or not to bankrupt? Is GST Your Tipping Point?" *The Red Flag*, November 2007
- "Payment of Critical Suppliers During CCAA Proceedings," *The Red Flag*, September 2007
- "If a Secured Creditor Fails to Serve a Notice of Sale, is it Unable to Sue a Guarantor?", *The Red Flag*, May 2007
- "Ontario Limitations Periods: The Bell Tolls No More for Demand Promissory Notes," *The Red Flag*, April 2007

Notable Matters

Select Experience

Recent reported decisions in which Craig has been involved in include:

- *JBT Transport Inc.(Re)*, 2025 ONSC 1436 (*CanLII*), application to appoint receiver in face of competing CCAA application
- *Comfort Capital Inc. v. Yeretsian*, 2022 ONSC 6614, successful opposition to motion to determine validity/priority of mortgage assignment in receivership

- *Flex Park Inc. v. Covello*, 2022 ONCA 347 (Ont. C.A.), successful in having appeal from judgment in respect to mortgage debt dismissed.
- *CWB Maxium Financial Inc. v 1970636 Ontario Ltd. et al.*, 2021, successful motion for judgment for funds obtained under false pretenses/fraudulent misrepresentation
- *In the Matter of Li Ye (Commercial List)*, successful application to recognize foreign bankruptcy order (Hong Kong), November 13, 2020
- *Canaccede Capital LP v. Susan Dymont*, 2020 ONSC 325 (Ont. Div Ct.) [successful appeal from dismissal of action; dealt with interpretation of ss. 1(1)(d) and 4(1) of Collection and Debt Settlement Services Act (Ontario)]
- *Enroute Imports Inc. (Re)*, 2016 ONCA 247 (appeal concerning approval of proposal under the *Bankruptcy and Insolvency Act*)
- *Algonquins of Barriere Lake First Nation v Attorney General (Canada)*, 2015 ONSC 3505 (motion to stay action on the basis of lack of jurisdiction)
- *Romspen v. Edgeworth*, 2014 ONSC 4340 (motion brought by debtors to vary the order of the payment of proceeds under a receivership order)
- *1645524 Ontario Limited v. Investpro Realty and Appraisal Ltd.*, 2013 ONSC 790 (motion for security for costs)
- *Austin Pharma Drugs Ltd v. Albion Kipling Medical Building Corp*, 2012 ONSC 4044 (motion concerning termination/renewal of commercial lease)
- *Nortel Networks Corporation (Re)*, 2012 ONSC 1213 (motion relating to termination of environmental indemnity in Nortel CCAA restructuring)
- *Romspen Investment Corporation v. Edgeworth Properties et al.*, 2012 ONSC 4693 (motion by secured creditor seeking declaration that its mortgage was valid and ranked in priority over other creditors)
- *Romspen Investment Corporation v. Woods Property Development Inc.*, 2011 ONSC 3648 (Receiver's motion to vest out lease agreement)
- *Romspen Investment Corporation v. Woods Property Development Inc.*, 2011 ONCA 638 (motion to determine whether vesting order automatically stayed pending appeal)
- *Romspen Investment Corporation v. Woods et al.*, 2010 ONSC 30005 (motion for refusals relating to the issue of solicitor-client privilege)
- *Innovative Marketing v. D'Souza*, 2008 CanLII 39221 (ONSC) (Motion to vary Mareva Order to permit defendants to access frozen funds)
- *1518628 Ontario Inc. v. Tutor Time Learning Centres, LLC*, 2006 CanLII 25276 (ON SC) (motion for summary judgment concerning whether section 11 of the *Arthur Wishart Act* (Franchise Disclosure) does not apply to a release given by a franchisee in the settlement of a dispute with franchisor)
- *Comfort Capital Inc. v. Yeretsian*, 2022 ONSC 6614, successful opposition to motion to determine validity of mortgage assignment in receivership
- *CWB Maxium Financial Inc. v 1970636 Ontario Ltd. et al.*, 2021, successful motion for judgment for funds obtained under false pretenses/fraudulent misrepresentation

Select Representative Work

- Representing Safari Flower Company as part of counsel team for debtor in the CCAA Proceedings
- Representing Toronto Artscape Inc. in receivership proceedings (restructuring of not-for-profit entity)
- Representing the court-appointed Monitor in in CCAA Proceedings in the restructuring of the King Street Restaurant Group
- Representing the appointing creditor in receivership proceedings against Rando Drugs Ltd. and related companies (pharmacy business)
- Representing the appointing creditor in receivership proceedings against 1970636 Ontario Ltd. o/a Mt. Cross Pharmacy
- In the matter of the Proposal of Enroute Imports Inc.: counsel for debtor in respect to court approval of a proposal under the Bankruptcy and Insolvency Act (2016)
- *Meridian Credit Union v. Senarra Waterways et al.* (2015): insolvency counsel for purchaser acting to purchase from Court-appointed receiver or townhouse developer
- *Toronto-Dominion Bank v Multichair Inc.*: counsel for secured creditor appointing receiver over assets and property of steel tubing/steel framing manufacturer (2015)
- In the matter of the Proposal of Special Event Rentals: insolvency counsel for purchaser relating to purchase of assets in the context of a proposal approved under the Bankruptcy and Insolvency Act (2015)
- *H&R Management Ltd. v. H. Reusch Associates Ltd. et al.*: successfully defended summary judgment motion on the issue of whether a general contractor is liable for negligence of a sub-contractor (2014)
- *C. Yan et al v. Xi Chen et al.*: acted for court appointed monitor in proceedings involving Mareva injunction
- In the matter of the Proposal of PGePropel Inc.: counsel for debtor in respect to proposal under the *Bankruptcy and Insolvency Act*
- *Automotive Finance Canada v. Ontario Quality Car Motors*: motion to appoint interim receiver in respect to car dealership
- Bankruptcy of Marathon Pulp Inc.: insolvency counsel as part of legal team for purchaser of Brownfield lands in the receivership of Marathon Pulp Inc. (trustee in bankruptcy had divested itself of the real property due to environmental contamination)
- Comstock Canada Ltd.: counsel for critical supplier in restructuring proceedings of national contractor under the *Companies' Creditors Arrangement Act* (CCAA)
- Nortel Networks Corporation: counsel for owner of environmentally contaminated lands in Nortel Networks CCAA proceedings (Nortel sought to terminate environmental indemnity granted in favour of owner)
- Edgeworth Properties Receivership: Counsel for court-appointed receiver involving sale of 16 development properties
- *CIT Financial Ltd. v Austin Pharma Drugs Ltd.*: counsel for secured creditor in relief from forfeiture/lease renewal application and related receivership proceedings of independent pharmacy

- *CIT Financial Ltd. v Wellness Drug Mart*: counsel for secured creditor in receivership proceedings concerning independent pharmacy
- Bruce R. Smith Limited: counsel for secured creditor in CCAA restructuring of freight trucking company
- The Estate of Christopher Invidiata: counsel for trustee in bankruptcy in large personal bankruptcy estate
- *Ontario v. Shehrazad Non Profit Housing Inc.*: counsel for court-appointed receiver which resulted in sale of non-profit housing complex
- Moltec Trading Group: counsel for appointing secured creditor in receivership proceedings in respect to manufacturer and distributor of electrical components
- Polywheels Manufacturing Ltd.: counsel for former directors of company in CCAA proceedings

Memberships & affiliations

- Canadian Bar Association (Insolvency, Litigation and Franchise Section)
- Turnaround Management Association
- Past President, MT Skytalkers (Toastmasters International)