

## Ray Mikkola

Partner



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### Education

B.A. (Hons.), University of Toronto (1983)  
LL.B., University of Toronto (1986)  
Military Command and Staff College,  
Kingston, Ontario (1991)

**Called to the Ontario Bar, 1988**

### Other Languages

Finnish

Areas of Expertise: Commercial Real Estate, Cross Border Services, Expropriation, Remedies Group

## Practice

Ray Mikkola is the Head of the Commercial Real Estate Practice, and a Member of the Cross Border Practice Group.

Ray practice focuses on all matters relating to commercial real estate, acting for a broad range of lenders, borrowers, land developers, sub dividers, builders, condominium developers, condominium corporations, municipalities and other entities.

Ray has over 30 years of experience in acting on property sales and purchases, land development, condominium development and administration, expropriation, sales and purchases from and by court appointed receivers, minor variance applications, land division committee applications, and generally providing litigation support in any matter related to real estate law.

He regularly acts for clients in respect of acquiring, disposing of, owning, leasing and developing real estate.

## Activities and Awards

- Awarded Queen's Golden Jubilee Medal (2002)
- Recipient of Canadian Forces Decoration with Bar (1989, 2003)

## Memberships

- Member, Executive Committee of the Real Property Section of the Ontario Bar Association
- Advisor to the Ministry of Consumer and Business Services on electronic registration matters
- Chair of the Annual OBA Real Estate Institute
- National President, Last Post Fund
- Director, Mississauga Arts Council
- Past Chair, National Real Property Section of the Canadian Bar Association
- Former member of the Canadian Armed Forces having retired as Commanding Officer of the 7th Toronto Regiment, R.C.A., in the rank of Lieutenant-Colonel

## Publications

- For restrictive covenants, perpetuity means 40 years – April 2019
- Co-ops, co-ownerships and condos: Crucial differences – February 2019
- Good Practice Management: Closing Agendas (OBA Presentation) – February 2019
- Why courts don't like to interfere with restrictive covenants – December 2018
- Strength in numbers: Pros and cons of joint residential ownership – October 2018
- Watch out when buying real estate with pre-incorporation contracts – October 2018
- Too darn hot: mandating max residential temperatures – September 2018
- You can still claim prescriptive easement, if you can prove it – August 2018
- Pallett Valo partner to head veterans organization – June 2018
- Fraud, fiction and the Land Titles Act – June 2018
- Appeal decision shows eligibility for new housing rebate is relative – April 2018
- Courts won't be fooled on equitable subrogation in a mortgage context – March 2018
- In Ontario, know which limitation period applies – February 2018
- Enforcement of positive covenants on subsequent owners – January 2018
- Clear and unambiguous guarantee survives loan changes – January 2018
- Early action key when expropriating condominium common elements – November 2017
- Changes to decades-old Alberta condo legislation long overdue, lawyer says – October 2017
- Get Green Light for Condo Renos – October 2016
- Purchase from a court-appointed receiver with care – October 2015
- Looking too hard can undo indoor management rule – August 2015
- Assign or direct, but not both – April 2015
- The Essentials of the Agreement of Purchase and Sale – March 2015
- You missed the requisition date! Now what? – February 2014
- When Condo Corporations Borrow Money – November 2013
- The Essentials of the Agreement of Purchase and Sale – November 2013
- The Right Way to Handle Last Minute Title Challenges – June 2013
- Hoarding In Condominiums – June 2012
- A Refresher On Commercial Mortgages – May 2012
- Taking Care When Dealing With Condominium Corporations – April 2012
- The Use, Misuse and Abuse of Restrictions and Restrictive Covenants – April 2012
- Dysfunctional Boards - Deja Vu All Over Again – November 2011
- Guarding Against Condo Fraud: Five Steps For Owners To Take Now – October 2011
- Why The Condo Act Needs Some Tinkering – October 2011
- Guarding Against Condo Fraud – September 2011
- Dysfunctional Condo Boards – September 2011
- A financial primer for condo boards – July 2009

- Terminating shared amenities agreements - January 2008
- Sub-Metering in Condominiums - The Legal Implications - May 2006
- Reserve Funds in Crisis - May 2005

## Videos

- The Legal Aspects of Borrowing and Lending Money - January 2019
- Ray Mikkola on the State of Commercial Real Estate in Peel Region - Overview - April 2010
- Condominiums and the Economic Crisis on Realty TV - October 2008
- Reserve Funds and Condominium Law on First Local - March 2008

## Other Publications and Presentations

- Frequent Speaker at Ontario Bar Association and Law Society of Ontario continuing education seminars for lawyers and legal professionals
- Panelist and Presenter to Joint ACMO/CCI Conferences

<https://www.pallettvalo.com/our-people/our-lawyers/ray-mikkola/>

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