PALLETT VALO LLP
Lawyers



"Adept at applying complex legal tools to unique real estate problems."

Ray Mikkola

Partner

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Email

Ray Mikkola's 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.

A recognized authority in real estate, 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, 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, and developing real estate and is particularly adept at applying complex legal tools to resolve unique real estate problems.

Drawing on his extensive experience, Ray has authored a practical step-by-step guide on condominium development from acquisition of land to the sale of units, with expert advice on identifying and overcoming troublesome scenarios.

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Best Lawyers

Expertise

- Business Law
- Commercial Real Estate
- Builder Sales

- Commercial Mortgages
- Condominium Administration
- Condominium Development and Sales
- Contaminated Lands and Brownfields
- Environmental Liability
- Expropriation
- Joint Ventures
- Land Development
- Land Use Planning
- Mortgage Enforcement
- Mortgage Remedies
- Municipal
- Ontario Land Tribunal
- Re-zoning and Minor Variance Applications
- Real Estate Disputes
- Real Estate Financing
- Regulatory Liability
- Risk Management
- Severance and Consent Applications

Industries

- Land Development
- Municipal/Government

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

Awards

- Best Lawyers® Recognizes Eleven Pallett Valo Lawyers Across Multiple Practice Areas
- Best Lawyers™ Accolades for Twelve Pallett Valo Lawyers
- Fourteen Pallett Valo Lawyers Recognized by Best Lawyers®
- Best Lawyers™ Accolades for Eleven Pallett Valo Lawyers
- Seven Pallett Valo Lawyers Recognized by Best Lawyers™
- Six Pallett Valo Lawyers Are Recognized in the 2022 Edition of Best Lawyers™ and Best Lawyers: Ones to Watch™

- Four Pallett Valo Lawyers Recognized by Best Lawyers®
- Three Pallett Valo Lawyers Recognized by Best Lawyers®

Memberships

- Advisor to the Ministry of Consumer and Business Services on electronic registration matters
- Member, Ontario Bar Association
- Past Executive Committee Member of the Real Property Section of the Ontario Bar Association
- Past Chair of the Annual Ontario Bar Association Real Estate Institute
- Past Chair, National Real Property Section of the Canadian Bar Association
- Former Director, Mississauga Arts Council
- Past National President, Last Post Fund
- 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

- Report Urges Major Zoning, Building Code Changes to Boost Ontario Housing Supply October 2026
- Exclusive Use Clauses and the 2024 Competition Act Amendments: A Technical Guide to Sections 90.1, 78 and 79, Standing, and Tribunal Remedies September 2026
- Exclusive Use Clauses in Commercial Leases: Risks and Drafting Guidance After the 2024 Competition Act Amendments September 2026
- Completing Purchases in a Falling Condo Market, Part Two September 2026
- To Close or Not to Close: Completing Purchases in a Falling Condo Market September 2026
- Is It Now Easier to Obtain a Partition Order? Perhaps June 2026
- Review Title Before Drafting, Advising on Long Term Lease March 2026
- Curative Provision of Planning Act Consent Trumps Lease: Court of Appeal February 2026
- When One Owner Dies: Understanding the Right of Survivorship for Individuals and Corporations January 2026
- Option to Purchase Case Illustrates Important Legal Issues November 2025
- Ontario Housing, Construction Bill Impacts Municipal Powers, Climate Initiatives: Lawyer November 2025
- Adverse Possession Applies to Parkland: What's Next? October 2025
- Scc Rules 5-4 in Favour of Toronto Homeowners' Adverse Possession Claim Against Municipal Parkland September 2025
- LSO Advises Real Estate Lawyers of New AML Rules for Title Insurers September 2025
- Ontario Bill 'Does a Good Job' of Creating Certainty in Home, Infrastructure Construction: Lawyer May 2025
- Adverse Possession of Parkland May Be Practically Impossible February 2025
- Ontario Red Tape Bill Takes Aim at Housing Development, Landlord and Tenant Board December 2024
- New 10-Day Freehold Purchase Termination Right Differs From Condominiums December 2024
- Court Rules Against Ontario Short-Term Rental Owner in Tax Case November 2024
- Court Rules Against Ontario Short-Term Rental Owner in Tax Case November 2024

- Redesign of Toronto Vacant Home Tax ‘Changing the Deck Chairs on the Titanic,’ Lawyer Says October 2024
- Tax Court of Canada Holds That the Sale of an Airbnb Rental Property Is Subject to GST/HST August 2024
- Repair Right in Easement Does Not Create Obligation to Repair June 2024
- Right of First Refusal in Ontario: What Kind of Right Is It? February 2024
- What Is the Legal Nature of a Right of First Refusal? January 2024
- Proper Drafting Important for Right of First Refusal November 2023
- The Parcel Register Is Paramount in Property Transactions November 2023
- Subdivision Deregistration Bylaw Must Be Registered to Be Effective October 2023
- Is airspace subject to property tax in Ontario? March 2023
- Condominium Corporation’s Duty to Address Noise Complaints December 2022
- Lawyer Questions Meaning of ‘Fair Market Value’ in Report on National Flood Insurance October 2022
- Pallett Valo Partner Elected as National President of the Last Post Fund June 2018
- Ray Mikkola Authors a “How To” Guide on Condominium Development in Ontario December 2021
- Alberta Court of Appeal Refuses to Discharge Restrictive Covenant September 2021
- Partition Orders Are Rare, for Good Reason January 2021
- “Good Business Sense” Can Inform Judicial Rulings on Land Transfer (Dis)Agreements July 2020
- Difference Between Building Defect, Title Defect October 2019
- Ontario Superior Court Recognizes That a CPL Should Only Be Granted When Other Remedies Would Not Be Effective July 2019
- Rights of Purchasers in Cancelled Condominium Projects July 2019
- Pallett Valo Remembers Our Veterans June 2019
- For restrictive covenants, perpetuity means 40 years April 2019
- Co-ops, co-ownerships and condos: Crucial differences February 2019
- Pallett Valo partner to head veterans organization June 2018
- 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
- Fraud, fiction and the Land Titles Act June 2018
- The Legal Aspects of Borrowing and Lending Money January 2019
- Changes to decades-old Alberta condo legislation long overdue, lawyer says October 2017
- Early action key when expropriating condominium common elements November 2017
- Clear and unambiguous guarantee survives loan changes January 2018
- Enforcement of positive covenants on subsequent owners January 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

Other Languages

- Finnish

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

Recognition

- Selected by peers for inclusion in *The Best Lawyers in Canada*™ annually since 2019 in the field of Real Estate Law
- Awarded Queen's Golden Jubilee Medal (2002)
- Recipient of Canadian Forces Decoration with Bar (1989, 2003)

Pallett Valo LLP will, upon request, provide this information in an accessible format.

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