Crowe Soberman | Canada

Crowe Soberman LLP
Member Crowe Global
2 St. Clair Avenue East, Suite 1100
Toronto, ON M4T 2T5
Main 416 964 7633
Fax 416 964 6454
www.crowesoberman.com

February 25, 2021

To: Ontario Securities Commission
Alberta Securities Commission
British Columbia Securities Commission
The Manitoba Securities Commission
Securities Commission of Newfoundland and Labrador
Nova Scotia Securities Commission
Prince Edward Island Securities Office
Saskatchewan Financial Services Commission – Securities Division
New Brunswick Securities Commission
Toronto Stock Exchange

Dear Sirs/Mesdames:

Re: Atrium Mortgage Investment Corporation

We refer to the short form base shelf prospectus of Atrium Mortgage Investment Corporation (the "Company") dated February 25, 2021 (the "Prospectus") relating to the sale and issue of (i) common shares, (ii) debt securities, (iii) subscription receipts, (iv) warrants, and (v) securities comprised of more than one of common shares, debt securities, subscription receipts and/or warrants offered together as a unit or any combination thereof having an offer price up to $250,000,000 in aggregate (or the equivalent thereof, at the date of issue).

We consent to being named and to the use, through incorporation by reference in the above-mentioned short form base shelf prospectus, of our report dated February 9, 2021 to the Shareholders of the Company on the following consolidated financial statements:

- Consolidated statements of financial position as at December 31, 2020 and 2019; and
- Consolidated statements of income and comprehensive income, changes in shareholders' equity and cash flows for the years ended December 31, 2020 and 2019, and a summary of significant accounting policies and other explanatory information.

We report that we have read the Prospectus and all information specifically incorporated by reference therein and have no reason to believe that there are any misrepresentations in the information contained therein that are derived from the consolidated financial statements upon which we have reported or that are within our knowledge as a result of our audit of such consolidated financial statements. We have complied with Canadian generally accepted standards for an auditor's consent to the use of a report of the auditor included in an offering document, which does not constitute an audit or review of the Prospectus as these terms are described in the CPA Canada Handbook – Assurance.

Crowe Soberman LLP

Chartered Professional Accountants
Licensed Public Accountants

Toronto, Canada
February 25, 2021