ATRIUM
MORTGAGE INVESTMENT CORPORATION

NOTICE OF ANNUAL MEETING OF SHAREHOLDERS
TO BE HELD ON MAY 8, 2026

NOTICE IS HEREBY GIVEN that an annual meeting of the shareholders of Atrium Mortgage Investment Corporation ("Atrium", "we", "our" or "us") will be held at 18 King Street East, Suite 1010, Toronto, Ontario M5C 1C4 on Friday, May 8, 2026, at 11:00 a.m. (EDT) for the following purposes:

1. to receive the audited financial statements of Atrium for the fiscal year ended December 31, 2025, and the independent auditor's report thereon;
2. to appoint PricewaterhouseCoopers LLP as independent auditors of Atrium and to authorize the directors to fix their remuneration;
3. to elect the directors of Atrium for the ensuing year; and
4. to transact such further or other business as may properly come before the meeting or any adjournment(s) or postponement(s) thereof.

Our board of directors has fixed the close of business on Wednesday, March 25, 2026 as the record date for determining shareholders of record who are entitled to receive notice of the meeting and to attend and vote at the meeting, or at any adjournment(s) or postponement(s) thereof. The specific details of the matters to be put before the meeting as identified above are set forth in the management information circular accompanying this Notice. This Notice and the accompanying management information circular have been sent to each of our directors, each of our shareholders entitled to notice of the meeting and our auditor.

Registered shareholders and formally appointed proxyholders may attend the meeting in person, but due to limited capacity, we encourage shareholders to vote prior to the meeting and listen to our live audio-webcast. Shareholders are strongly encouraged to vote prior to the meeting using one of the methods described in the accompanying management information circular, the form of proxy or other materials provided by an intermediary. Shareholders and any other interested persons who are unable or not permitted to attend the meeting in person have the opportunity to listen to a live audio-webcast of the meeting at 11:00 a.m. (EDT) on May 8, 2025, which can be accessed at https://atrium-mic.pragmatic.umx.vc/conf/call/3349100 or by calling 1-833-491-0507 (Call topic: Annual Shareholder Meeting). This audio-webcast will be listen-only and shareholders will not be able to vote or speak at, or otherwise participate in, the meeting via the audio-webcast. An audio replay of the webcast will be available until May 22, 2026 by calling 1-833-607-0619, passcode 9542027#.

If you are a *registered shareholder* and are unable to attend the meeting in person, please complete, sign, date and return the enclosed form of proxy to Computershare Investor Services Inc., 320 Bay Street, 14th floor, Toronto, Ontario M5H 4A6 or complete and submit the form of proxy through the internet, telephone, facsimile or by such other method as is identified, and pursuant to any instructions contained, in the form of proxy. **In order to be valid for use at the meeting, proxies must be received not less than 48 hours (excluding Saturdays, Sundays and holidays) prior to the meeting or any adjournment(s) or postponement(s) thereof.**

If you are a *non-registered shareholder* and receive these materials through your broker or through another intermediary, please complete and return the materials in accordance with the instructions provided to you by your broker or intermediary. **If you are a non-registered shareholder and do not complete and return the materials in accordance with such instructions, you may lose the right to vote at the meeting, either in person or by proxy. Further information with respect to voting by proxy is included in the accompanying management information circular.**

DATED at Toronto, Ontario, March 25, 2026.

By order of the Board of Directors

"Chris Anastasopoulos"
Chris Anastasopoulos
Chief Financial Officer and Corporate Secretary