



PRESS RELEASE

ATRIUM MORTGAGE INVESTMENT CORPORATION ANNOUNCES ESTIMATED YEAR-END SPECIAL CASH DIVIDEND

TORONTO: December 16, 2013 – Atrium Mortgage Investment Corporation (TSX: AI) is pleased to announce an estimated year-end special dividend of \$0.05 per share. This dividend will be paid on March 5, 2014 to shareholders of record on December 31, 2013. The special dividend has been declared because the income earned by Atrium during 2013 will exceed the regular monthly dividends paid during the year, that aggregate \$0.80 per share.

Atrium's CEO, Robert Goodall, stated: "We are pleased to continue with our policy of declaring an extra dividend at year-end. The special dividend reflects the conservative dividend policy established by Atrium's Board of Directors whereby the monthly dividend has been equal to about 90% of actual earnings over the last two quarters." The amount of the special dividend will be confirmed when Atrium reports its results for the year ended December 31, 2013 on February 11, 2014.

Atrium previously announced that its regular monthly dividend for December of \$0.066667 per share will be paid on January 14, 2014 to shareholders of record on December 31, 2013.

Atrium is a Mortgage Investment Corporation (MIC) as defined in Section 130.1(6) of the *Income Tax Act* (Canada). Accordingly, the company is not taxed on income provided that its taxable income is paid to its shareholders in the form of dividends within 90 days after December 31 each year. Such dividends are generally treated by shareholders as interest income, so that each shareholder is in the same position as if the mortgage investments made by the company had been made directly by the shareholder. For further information, please refer to regulatory filings available at www.sedar.com and on the company's website at www.atriummic.com.

About Atrium

As a mortgage investment corporation, Atrium is a non-bank provider of residential and commercial mortgages that lends in major urban centres in Canada where the stability and liquidity of real estate are high. Atrium's objectives are to provide its shareholders with stable and secure dividends and preserve shareholders' equity by lending within conservative risk parameters.

Forward-Looking Statements

This news release contains forward-looking statements. Much of this information can be identified by words such as "expects", "expected", "will", "will be confirmed" or similar expressions suggesting future outcomes or events. Atrium believes the expectations reflected in such forward-looking statements are reasonable but no assurance can be given that these expectations will prove to be correct and such forward-looking statements should not be unduly relied upon. Forward looking statements regarding the estimated amount of the special dividend are based upon the following assumptions: that revenues and expenses continue to follow current trends, and that current trends in portfolio growth continue.

Forward-looking statements are based on current information and expectations that involve a number of risks and uncertainties, which could cause actual results or events to differ materially from those anticipated. These risks include, but are not limited to, the uncertainty associated with accessing capital markets and the risks related to Atrium's business, including those identified in Atrium's annual information form dated December 31, 2012 and short form prospectus dated June 11, 2013 under the heading "Risk Factors" (copies of which may be obtained at www.sedar.com). Forward looking statements contained in this news release are made as of the date hereof and are subject to change. All forward-looking statements in this news release are qualified by these cautionary statements. Except as required by applicable law, Atrium undertakes no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events or otherwise.

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