

Repurchase Request - Cottonwood Communities, Inc.

NOTE: All repurchase requests are subject to the complete terms of the share repurchase program of Cottonwood Communities, Inc. (the "Company"), as it may be amended from time to time (the "SRP"). The current plan is available at cottonwoodcommunities.com, and you are encouraged to carefully review it prior to submitting a repurchase request. **IMPORTANT: Some signatures require a medallion signature guarantee. See "Repurchase Procedure" to determine if this requirement applies to this request.**

Under the Company's share repurchase program, to the extent the Company chooses to repurchase shares in any particular month the Company will only repurchase shares as of the opening of the last calendar day of that month (a "Repurchase Date"). To have your shares repurchased, your repurchase request and required documentation must be received in good order by 4:00 p.m. (Eastern time) on the second to last business day of the applicable month. Settlements of share repurchases will generally be made within three business days of the Repurchase Date. Repurchase requests received and processed by our transfer agent will be effected at a repurchase price equal to the transaction price on the applicable Repurchase Date (which will generally be equal to our prior month's NAV per share, which will be our most recently disclosed NAV per share at such time), subject to any early repurchase deduction.

There is no minimum holding period for repurchase of the Class T, Class D and Class I shares and holders of such shares can request that the Company repurchase their shares at any time. Holders of Class A and Class TX shares must hold their shares at least one year before they are eligible to be repurchased. Repurchases will be made at the transaction price in effect on the Repurchase Date, with the following exceptions (collectively, the "Early Repurchase Deduction"):

- (i) Class T, Class D and Class I shares that have not been outstanding for at least one year will be repurchased at 95.0% of the transaction price,
- (ii) Class A and Class TX shares that have been outstanding for at least five years and less than six years will be repurchased at 95.0% of the transaction price,
- (iii) Class A and Class TX shares that have been outstanding for at least three years and less than five years will be repurchased at 90.0% of the transaction price, and
- (iv) Class A and Class TX shares that have been outstanding for at least one year and less than three years will be repurchased at 85.0% of the transaction price.

Please refer to the SRP for how the holding period is determined for purposes of the Early Repurchase Deduction; the application of the Early Repurchase Deduction to shares acquired as a stock dividend or pursuant to the distribution reinvestment plan, and; waiver of the Early Repurchase Deduction with respect to death or qualifying disability of a stockholder.

A stockholder may withdraw his or her repurchase request by notifying the transfer agent, directly or through the stockholder's financial intermediary, on the Company's toll-free telephone number, (844) 422-2584. The line is open on each business day between the hours of 9:00 a.m. and 6:00 p.m. (Eastern time). Repurchase requests must be cancelled before 4:00 p.m. (Eastern time) on the last business day of the applicable month.

If a repurchase request is received after 4:00 p.m. (Eastern time) on the second to last business day of the applicable month, the repurchase request will be executed, if at all, on the next month's Repurchase Date at the transaction price applicable to that month (subject to any early repurchase deduction), unless such request is withdrawn prior to the repurchase. Repurchase requests received and processed by our transfer agent on a business day, but after the close of business on that day or on a day that is not a business day, will be deemed received on the next business day. All questions as to the form and validity (including time of receipt) of repurchase requests and notices of withdrawal will be determined by the Company, in its sole discretion, and such determination shall be final and binding.

Information regarding stockholder repurchase requests may be provided by the Company to the stockholder's broker of record.

The completed Repurchase Request form (ORIGINALS REQUIRED) must be sent to:

SS&C Technologies
Attn: Cottonwood Communities
430 W. 7th Street
Suite #219065
Kansas City, MO 64105
Phone: (844)422-2584



1. REPURCHASE PROCEDURE

This form must be completed and submitted as instructed above. Shares may be presented for repurchase by the Company only by the owner(s) of record or, in the case of death or disability, a duly authorized agent or attorney, upon the due execution and completion of this repurchase form and such other documents as the Company may require. **IMPORTANT: Signature guarantee may be required if any of the following applies: (1) the amount of the repurchase request is over \$500,000; (2) proceeds are requested to be transferred by wire to an account other than the designated bank or brokerage account on file for at least 30 days or sent to an address other than the address of record for the past 30 days; (3) if held through a custodian; or (4) the Company's transfer agent cannot confirm a requestor's identity or suspects fraudulent activity.**

2. INVESTOR INFORMATION

Fund Name: COTTONWOOD COMMUNITIES, INC.

Account Registration Name: _____

Investor Name(s): _____

Email: _____ **Phone:** _____

SSN/Tax ID: _____ **Account Number:** _____

Financial Advisor/Registered Representative Name(s): _____

3. SHARES TO BE REPURCHASED

T Share Class D Share Class I Share Class A Share Class TX Share Class

Full Repurchase **Partial Repurchase:** _____

(Please indicate the number of Shares to be redeemed. Partial repurchase amounts indicated in dollars cannot be accepted.)

Please note that if as a result of a partial repurchase you fail to maintain a minimum balance of \$500 of shares of the Company's common stock, the Company may repurchase all of your shares at the repurchase price in effect on the date the Company determines that you failed to meet the minimum balance, less any Early Repurchase Deductions.

4. REPURCHASE TYPE

Please choose one of the following options:

General Repurchase:

Repurchases will be made in accordance with the restrictions and requirements outlined in the SRP.

Repurchase as a result of Death or Qualifying Disability:

*** COPY OF DEATH CERTIFICATE OR PROOF OF DISABILITY DOCUMENTATION MUST BE PROVIDED. TRUST DOCUMENTS, WILL, TESTAMENT, ETC. MUST BE PROVIDED AS APPLICABLE.** Please note, that in order to be eligible for any waiver or reduction that may be granted by the Company, with respect to a repurchase request due to death or qualifying disability, the request must be submitted within 12 months from the date of death or date of initial determination of the disability. Please refer to the SRP for the specific requirements.



5. PAYMENT OPTIONS

Please select one of the payment options below. All payments will be sent regular mail unless otherwise instructed.

- Via check to the address of record (if account is held by a custodian, check will be sent back to the custodian of record).
- Via ACH - Please provide information below if different from ACH used for regular distributions.

Bank, Brokerage Firm or Person: _____

Mailing Address: _____ City: _____ State: _____ Zip: _____

Account Type: Checking Savings Brokerage

ABA / Routing Number: _____ DDA / Account Number: _____

Please attach a voided check or deposit slip of the account where the deposit will be made.

6. CUSTODIAN ACCOUNTS

NOTE: Any repurchases for custodial accounts require a medallion signature guarantee from the custodian of record. The original stamped paperwork must be sent to DST. ***Faxed, emailed, or copied medallion signature guarantee stamps will not be accepted***

Name of Custodian: _____ Custodian Phone: _____

Custodian Address: _____

Tax ID: _____ Account Number: _____

If the registration of the investment is held in a custodial account, signature from custodian is required in section 7 with custodial stamp, in addition to the signature of the beneficial owner.

7. AUTHORIZED SIGNATURES

By signing below, I hereby agree to the terms of the Company’s repurchase program and the terms of this Repurchase Request. Investments held through Custodial accounts must be signed by the Custodian/Administrator. **Some signatures require a medallion signature guarantee. See “Repurchase Procedure” to determine if this requirement applies to this request.**

Signature Of Investor Or Trustee

Signature of Co-Investor or Trustee, if applicable

Date

Signature of Authorized Custodian, if applicable

Date

[AFFIX STAMP OR MEDALLION IN THIS AREA]

