

EXHIBIT 3

City of Hallandale Beach, Florida
 Capital Project Revenue Note, Series 2012
 Summary of Bank Responses

	BB&T	JPMorgan Chase				SunTrust		TD Bank		
	1.57%	1.35% (No Prepayment)	1.40% (Prepayment 10/1/17)	1.50% (Prepayment 10/1/14)	1.43% (Prepayment Provision)	1.60% (Prepayment Provision First 24 mths)	1.31%	1.37% (Assume Rate Lock Signed)	1.44% (No Prepayment Provision)	
Par Amount	5,050,000.00	5,050,000.00	5,050,000.00	5,050,000.00	5,050,000.00	5,050,000.00	5,050,000.00	5,050,000.00	5,050,000.00	5,050,000.00
All-in TIC	1.832%	1.611%	1.661%	1.762%	1.691%	1.862%	1.571%	1.631%	1.702%	
Average Annual Debt Service	784,753.93	778,185.40	779,708.37	782,668.73	780,617.98	785,633.48	776,987.43	778,800.08	780,910.95	
Total Debt Service	5,364,665.07	5,319,761.88	5,330,173.06	5,350,410.42	5,336,391.26	5,370,677.78	5,311,572.43	5,323,963.85	533,894.00	
Callable	Any Principal Date	Non-Callable	10/1/2017	10/1/2014	Anytime	Anytime	Anytime	Anytime	Anytime	
Final Maturity	10/1/2019	10/1/2019	10/1/2019	10/1/2019	10/1/2019	10/1/2019	10/1/2019	10/1/2019	10/1/2019	
Rate Locked	For 45 days after 11/1/12	NO (Indicative)	NO (Indicative)	NO (Indicative)	Until 12/15/2012	Until 12/15/2012	No (6bp for Rate Lock Agreement)	Yes	No (6bp for Rate Lock Agreement)	
Prepayment Provision	(1) 101% (2) Noncallable until 10/1/15 then at 100%	"breakage costs"	Callable at Par	Callable at Par	Make-Whole	Make-Whole (Only First 24 Months)	(1) 101% (2) Make-Whole	(1) 101% (2) Make-Whole	Callable at Par	
Anti-Dilution Test	N/A	1.50x	1.50x	1.50x	1.50x	1.50x	1.50x	1.50x	1.50x	
Counsel	N/A	Edwards Wildman Palmer LLP	Edwards Wildman Palmer LLP	Edwards Wildman Palmer LLP	Holland & Knight	Holland & Knight	N/A	N/A	N/A	
Tax Gross Up	N/A	\$5,500	\$5,500	\$5,500	\$4,500	\$4,500	\$4,000	\$4,000	\$4,000	
Change in Tax Rate	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Other Notes	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
		Financial Statements within 180 day of fiscal year end	Financial Statements within 180 day of fiscal year end	Financial Statements within 180 day of fiscal year end	Additional Bond Test Require an account with Bank					