

November 1, 2019

VIA OVERNIGHT DELIVERY

Office of General Counsel
City of Jacksonville
117 West Duval Street, Suite 480
Jacksonville, Florida 32202

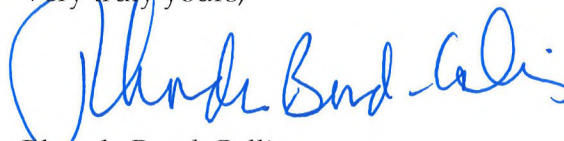
Re: Proof of Publication for proposed issuance of Homeowner Mortgage Revenue Bonds, by the Jacksonville Housing Finance Authority in an amount not to exceed \$50,000,000

To Whom It May Concern:

I, Rhonda Bond-Collins, of Bryant Miller Olive P.A., Bond Counsel to the Jacksonville Housing Finance Authority (the "Authority") do hereby certify that enclosed is a true, complete and correct copy of the Proof of Publication for the Notice of Public Hearing with respect to the contemplated issuance of Homeowner Mortgage Revenue Bonds, by the Authority in an amount not to exceed \$50,000,000 which was published in the Jacksonville Daily Record on October 25, 2019.

If you should have any questions, please feel free to contact me.

Very truly yours,



Rhonda Bond-Collins

Enclosure

cc: Laura Stagner-Crites, Finance Director

(Published daily except Saturday, Sunday and legal holidays)
Jacksonville, Duval County, Florida

STATE OF FLORIDA,

S.S.

COUNTY OF DUVAL,

Before the undersigned authority personally appeared Rhonda Fisher, who on oath says that she is the Publisher's Representative of JACKSONVILLE DAILY RECORD, a daily (except Saturday, Sunday and legal holidays) newspaper published at Jacksonville, in Duval County, Florida; that the attached copy of advertisement, being a Notice of Public Hearing

in the matter of \$50,000.000

in the Court of Duval County, Florida, was published in said newspaper in the issues of 10/25/19

Affiant further says that the said JACKSONVILLE DAILY RECORD is a newspaper at Jacksonville, in said Duval County, Florida, and that the said newspaper has heretofore been continuously published in said Duval County, Florida, each day (except Saturday, Sunday and legal holidays) and has been entered as periodicals matter at the post office in Jacksonville, in said Duval County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that she has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in said newspaper.

*This notice was placed on the newspaper's website and floridapublicnotices.com on the same day the notice appeared in the newspaper.



Rhonda Fisher

Sworn to and subscribed before me this 25th day of October, 2019 A.D. by Rhonda Fisher who is personally known to me.

JANET MOHR
Notary Public, State of Florida
My Comm. Expires 12/18/2020
Commission No. GG55826



Notary Public, State of Florida

Seal

NOTICE OF PUBLIC HEARING
NOTICE IS HEREBY GIVEN, pursuant to Section 147(f) of the Internal Revenue Code of 1986, as amended, of a public hearing by the Jacksonville Housing Finance Authority (the "Authority") to be held on November 4, 2019, at 214 N. Hogan Street, 8th Floor, Room 825, Jacksonville, Florida 32202, at 11:00 a.m., or as soon thereafter as possible, for the purpose of receiving comments and hearing discussion concerning the issuance by the Authority of its Homeowner Mortgage Revenue Bonds in one or more series, in an aggregate face amount of not to exceed \$50,000,000 (the "Bonds"). Proceeds of the Bonds will be used to (a) purchase mortgage loans originated by participating local lending institutions to finance the purchase or rehabilitation of new or existing owner-occupied single-family residences situated within Duval County, Florida, by persons or families of low, moderate or middle income, or to purchase securities from a master servicer evidencing interests in or backed by a pool of such mortgage loans, including, without limitation, securities guaranteed by the federal government or agencies thereof (the "Project"), or (b) to refund portions of previously issued homeowner mortgage revenue bonds to thereby make funds available for the financing of the Project.

All interested persons are invited to attend said hearing and, either personally or through their representatives, present oral or written comments and discussion concerning the proposed issuance of the Bonds for the purposes described in the preceding paragraph and the nature and location of the Project. Written comments may be submitted to the Jacksonville Housing Finance Authority at 214 N. Hogan Street, 7th Floor, Jacksonville, Florida 32202. Should any person decide to appeal any decision made by the Authority at this hearing, or by the Council of the City of Jacksonville with respect to the approval of the issuance of the Bonds for the purposes described in the preceding paragraph, he or she will need a record of the proceedings, and he or she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

In accordance with the Americans with Disabilities Act, persons needing a special accommodation to participate in this proceeding should contact the Jacksonville Housing Finance Authority at (904) 255-8200.

All interested persons are invited to attend and be heard and present their comments.

JACKSONVILLE HOUSING FINANCE AUTHORITY

Laura Stagner-Crites, Finance Director

Exhibit 3

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