



## Municipal Market Disclosure Information Cover Sheet

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### This Filing Applies to:

1. Stuart, Florida, City of, General Obligation Bonds, Series 2004, \$8,490,000, Dated: October 28, 2004  
863693AF4, 863693AG2, 863693AH0, 863693AJ6, 863693AK3, 863693AL1, 863693AM9,  
863693AN7, 863693AP2, 863693AQ0, 863693AR8, 863693AS6, 863693AT4, 863693AU1,  
863693AV9, 863693AW7, 863693AX5, 863693AY3
  2. Stuart, Florida, City of, Public Utilities, Revenue Refunding and Improvement Bonds, Series 2003,  
\$19,310,000, Dated: August 13, 2003  
863727GG2, 863727GH0, 863727GJ6, 863727GK3, 863727GL1, 863727GM9, 863727GN7,  
863727GP2, 863727GS6, 863727GU1, 863727GW7, 863727GX5, 863727GY3
  3. Stuart, Florida, City of, Public Utilities Revenue Refunding Bonds (Bank Qualified), Series 1997,  
\$5,655,000, Dated: October 1, 1997  
863727FS7, 863727FT5, 863727FU2, 863727FY4, 863727FZ1
  4. Stuart, Florida, City of, Public Utilities Revenue Improvement Bonds, Series 1995, \$10,000,000,  
Dated: December 1, 1995  
863727EZ2, 863727FA6, 863727FD0
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### TYPE OF FILING:

If information is also available on the Internet, give URL: [www.dacbond.com](http://www.dacbond.com)

### WHAT TYPE OF INFORMATION ARE YOU PROVIDING? (Check all that apply)

- Financial Information and Operating Data pursuant to Rule 15c2-12**
- Annual Financial Information & Operating Data (Rule 15c2-12)
- Audited Financial Statements or CAFR (Rule 15c2-12)
- Failure to provide annual financial information as required

**Financial Information and Operating Data pursuant to Rule 15c2-12 (Voluntary)**

- Quarterly / Monthly Financial Information
- Change in fiscal year / timing of annual disclosure
- Change in accounting standard
- Interim / additional financial information / operating data
- Budget
- Investment / debt / financial policy
- Information provided to rating agency, credit / liquidity provider or other third party
- Consultant reports
- Other Financial Voluntary Information

**Notice of a Material Event pursuant to Rule 15c2-12**

- Principal/Interest payment delinquency
- Non-payment related default
- Unscheduled draw on debt service reserve reflecting financial difficulties
- Unscheduled draw on credit enhancement reflecting financial difficulties
- Substitution of credit or liquidity provider, or its failure to perform
- Adverse tax opinion or event affecting the tax-exempt status of the security
- Modification to the rights of security holders
- Bond call
- Defeasance
- Release, substitution or sale of property securing repayment of the security
- Rating change

Standard & Poor's Rating - See attached document

**Notice of a Material Event pursuant to Rule 15c2-12 (Voluntary)**

- Amendment to continue disclosure undertaking
- Change in obligated person
- Notice to investor pursuant to bond documents
- Communication from the Internal Revenue Service
- Tender offer/secondary market purchases
- Bid for auction rate or other securities
- Capital or other financing plan
- Litigation/enforcement action
- Merger/ consolidation/ reorganization/ insolvency/ bankruptcy
- Change of trustee, tender agent, remarketing agent or other on-going party
- Derivative or other similar transaction
- Other event-based disclosures

**Disclosure Dissemination Agent Contact:**

Name: DAC

Address: 390 North Orange Avenue

Suite 1750

City: Orlando

State: FL

Zip Code: 32801-1674

Telephone: 407 515 - 1100

Fax: 407 515 - 6513

Email Address: emmaagent@dacbond.com

Relationship to Issuer: Dissemination Agent

**Authorized By:**

Name: Dorothy Zaharako

Title: Finance Director

Employer: City of Stuart