

SECURITIES AND EXCHANGE COMMISSION

FORM 497

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VOYAGEUR TAX EXEMPT TRUST SERIES 3

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SUPPLEMENT TO THE PROSPECTUS

VOYAGEUR TAX-EXEMPT TRUST, SERIES 3

TERRITORIAL INSURED SERIES 1

Supplement to the Prospectus Dated May 18, 1995

Notwithstanding anything to the contrary in the Prospectus, broker-dealers or others will be allowed a concession or agency commission in connection with the distribution of Units of Territorial Insured Series 1 during the initial offering period equal to \$.37 per Unit. In addition, in connection with quantity purchases of Units of Territorial Insured Series 1, each of the Total Concession per Unit breakpoints payable to broker/dealers or banks as listed in the table on page 47 of the Prospectus will be increased by 4 basis points to 3.6%, 3.6%, 3.3% and 2.9%, respectively.

July 12, 1995