

UNITED DOMINION REALTY TRUST INC

Form 424B3

October 06, 2004

Filed Pursuant to Rule 424(b)(3)  
Registration No. 333-115696

Pricing Supplement No. 3  
Dated October 4, 2004  
(To Prospectus dated June 9, 2004 and Prospectus Supplement  
dated June 17, 2004, as supplemented by a Supplement dated September 29, 2004)

UNITED DOMINION REALTY TRUST, INC.  
Medium-Term Notes Due Nine Months or More From Date of Issue

Fixed Rate Notes

The Notes are not Discount Notes.

Principal Amount: \$100,000,000	Specified Currency: U.S. dollars
Issue Price: 99.547%	Stated Maturity Date: January 15, 2012
Settlement Date (Original Issue Date): October 7, 2004	Authorized Denomination: A/S
Interest Payment Dates: July 15 and January 15, commencing July 15, 2005	Initial Redemption Percentage: N/A
Initial Redemption Date: N/A	Optional Repayment Date(s): N/A
Annual Redemption Percentage Reduction: N/A	Interest Rate: 5.00%
Exchange Rate Agent: N/A	Regular Record Date(s): A/S
Default Rate: N/A	Additional/Other Terms: N/A
Day Count: 30/360	Net Proceeds to the Company: 98.947%
Agents: J.P. Morgan Securities Inc., Wachovia Capital Markets, LLC, Piper Jaffray & Co., Citigroup Global Markets Inc., Wells Fargo Institutional Brokerage Services, LLC, KeyBanc Capital Markets, a division of McDonald Investments Inc., and SunTrust Capital Markets, Inc.	
Agent's Commission: 0.600%	

N/A as used herein means Not Applicable. A/S as used herein means As stated in the Prospectus Supplement dated June 17, 2004.

JPMORGAN

WACHOVIA SECURITIES