**SOLUTION with STEPS**

1. Figure out the three face card probability.

12\*11\*10\*40\*39/(3!\*2!)=171,600

1. Figure out the four face card probability.

12\*11\*10\*9\*40/4! = 19,800

1. Figure out the five face card probability.

12\*11\*10\*9\*8/5! = 792

1. Add up all the possible ways.

171,600+19,800+792= 192,192 ways

1. Find the percentage.

192,192/2,598,960=7.3%