

BANKRATE INC  
Form 8-K  
November 22, 2004

**SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

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**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

**Date of Report (Date of earliest event reported): November 18, 2004**

(exact name of registrant as specified in its charter)

**0-25681**

**65-0423422**

**Florida**  
(State or other jurisdiction  
of Incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

**11811 U.S. Highway One  
Suite 101  
North Palm Beach, Florida**  
(Address of principal executive offices)

**33408**  
(zip code)

**Registrant's telephone number, including area code: (561) 630-2400**

**Section 1 - Registrant's Business and Operations**

**Item 1.01 Entry into a Material Definitive Agreement.**

On November 18, 2004, Bankrate, Inc. (the Company) entered into a Sublease (the lease) with New Cingular Wireless Services, Inc. f/k/a AT&T Wireless Services, Inc., for approximately 12,388 square feet of office space on the fifth floor of Golden Bear Plaza, 11760 US Highway One, North Palm Beach, Florida. This space will replace the Company's existing executive offices in North Palm Beach, Florida. The lease term expires on December 31, 2007 and calls for annual rent of \$302,019.48. The Company paid \$23,743.67 to be held as a refundable security deposit.

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**BANKRATE, INC.**

Date: November 22, 2004

by: /s/ Robert J. DeFranco

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Robert J. DeFranco  
Senior Vice President  
Chief Financial Officer