

BANKRATE INC
Form 8-K
November 22, 2004

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

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)

Florida
(State or other jurisdiction
of Incorporation)

0-25681
(Commission
File Number)

65-0423422
(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.

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

Robert J. DeFranco
Senior Vice President
Chief Financial Officer