

Clerk of the House of Representatives
Legislative Resource Center
B-106 Cannon Building
Washington, DC 20515

Secretary of the Senate
Office of Public Records
232 Hart Building
Washington, DC 20510

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05 AUG 22 PM 2:

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required To Complete This Page

1. Registrant Name Steven A. Ludsin			
2. Address <input type="checkbox"/> Check if different than previously reported PO Box 5050, East Hampton, NY 11937			
3: Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country) _____			
4. Contact Name Steven A. Ludsin	Telephone 917 873 4536	E-mail (optional) Ludsin@optonline.net	5. Senate ID # 78254-12
7. Client Name <input type="checkbox"/> Self Bankrate.com			6. House ID # 36181000

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇨ Termination Date June 22, 2004

11. No Lobbying Activities

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms
INCOME relating to lobbying activities for this reporting period was:
Less than \$10,000
\$10,000 or more ⇨ \$ _____
Income (nearest \$20,000)

Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).

13. Organizations
EXPENSES relating to lobbying activities for this report period were:
Less than \$10,000
\$10,000 or more ⇨ \$ _____
Expenses (nearest \$20,000)

14. REPORTING METHOD. Check box to indicate exact accounting method. See instructions for description of method.
 Method A. Reporting amounts using LDA definition
 Method B. Reporting amounts under section 6033(b) Internal Revenue Code
 Method C. Reporting amounts under section 162(e) Internal Revenue Code

Signature Steven A. Ludsin

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Printed Name and Title STEVEN A. LUGSIN, LOBBYIST

LD-2 (REV. 6/98)

PAGE:

Registrant Name Steven A. Ludsin Client Name Bankrate.com

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code FIN (one per page)

16. Specific lobbying issues

Financial literacy, investor education, investor assistance, consumer banking

17. House(s) of Congress and Federal agencies contacted Check if None

US House of Representatives: Banking Committee

US Senate: Banking Committee, Commerce Committee

Federal Reserve Bank, SEC, Dept. of the Treasury, OFHEO, FDIC, FNMA, GNMA, GS

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Steven A. Ludsin	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature Steven A. Ludsin Date AUGUST 17, 200

Printed Name and Title Steven A. Ludsin Lobbvist

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Registrant Name Steven A. Ludsin Client Name Bankrate.com

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

21. Client new principal place of business (if different from line 20)

City

State/Zip (or Country)

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client

Steven A. Ludsin

ISSUE UPDATE

24. General lobbying issues previously reported that **no longer** pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal Place of Business (city and state or country)

26. Name of each previously reported organization that is **no longer** affiliated with the registrant or client

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Own perc clie

28. Name of each previously reported foreign entity that **no longer** owns, **or** controls, **or** is affiliated with the registrant, c
affiliated organization

Signature

Steven A. Ludsin

Date August 17, 2005

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Printed Name and Title Steven A. Ludsin Lobbyist

Form LD-2 (Rev. 6/98)

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