

EXHIBIT 13

DECLARATION OF C.S. BOWEN

I, C.S. BOWEN, state as follows:

1. I am currently employed by XCENTRIC VENTURES, L.L.C. ("Xcentric") as a content monitor. I have worked for Xcentric in this position since Spring, 2002.
2. In my job as a content monitor, I am responsible for reviewing new postings that were submitted to the website www.ripoffreport.com ("ROR").
3. My job is to remove the following information from new postings on ROR: personal financial information, credit card numbers, bank account numbers, social security numbers, obscenities, and threats of violence.
4. Except as described in the previous paragraph, I am not permitted to, nor do I, change or add any content to (1) any posting; (2) any title or heading of any posting; and/or (3) any other part of ROR.
5. I am aware that Whitney Information Network, Inc. has filed a lawsuit against Xcentric in which it has been alleged that Xcentric created or authored all or part of postings pertaining to Whitney Information Network, Inc.
6. I have reviewed Exhibit 2, which I understand consists of all of the postings about Whitney Information Network, Inc. I did not author or submit any of these postings.
7. I did not add any content to any posting in Exhibit 2. I also did not add any content to any of the titles or headings in Exhibit 2. I did not add the words, "rip-off," "dishonest," or "scam," or any other words to the postings or titles in Exhibit 2.

I declare under penalty of perjury that the foregoing is true and correct.

DATED: 6/4/07


C.S. BOWEN