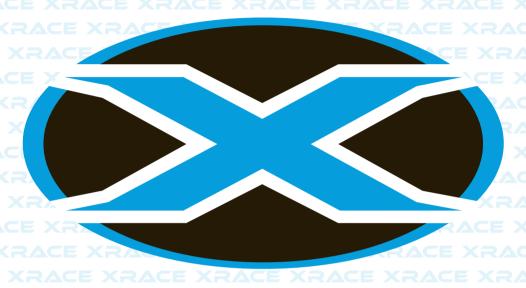
new zealand Home LOANS





THIS IS TO CERTIFY THAT

CRUIZ OVEREND

IN A TIME OF

00:53:52



SHANE HOOKS