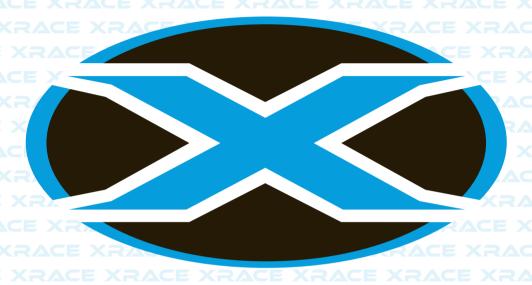
new zealand Home LOANS





THIS IS TO CERTIFY THAT

**JUSTINE EDWARDS** 

IN A TIME OF

00:55:17



SHANE HOOKS

XRACE IS ON A MISSION: TO CREATE WHOLESOME MAGIC MOMENTS FOR KIWI FAMILIES