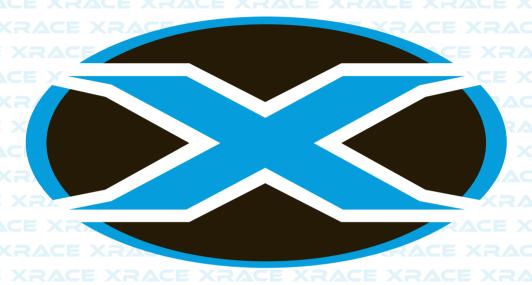
new zealand Home LOANS





THIS IS TO CERTIFY THAT

**NICHOLAS NAGEL** 

**ETED XRACE AND FINI** 

IN A TIME OF

01:13:41



SHANE HOOKS