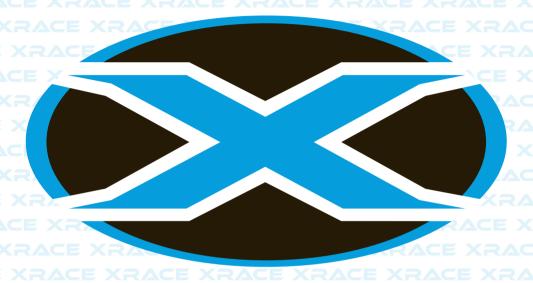
new zealand Home LOANS





THIS IS TO CERTIFY THAT

CAROLINE CHURCHILL

IN A TIME OF

01:38:57



SHANE HOOKS

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