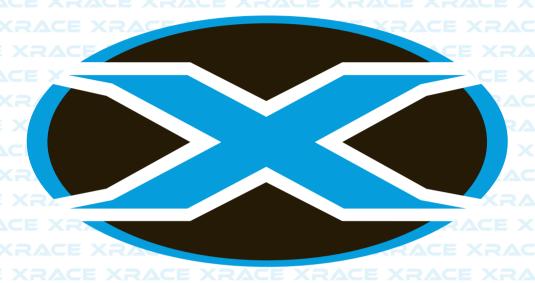
new zealand Home LOANS





KEITH DYMOND

IN A TIME OF

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SHANE HOOKS