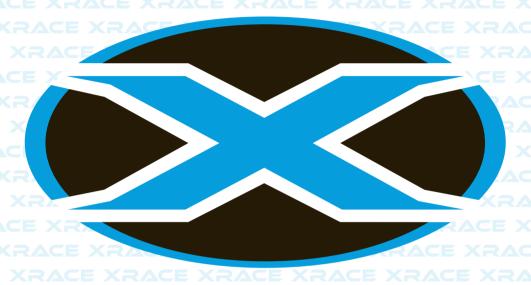
new zealand Home LOANS





THIS IS TO CERTIFY THAT

TARA BULTER



SHANE HOOKS