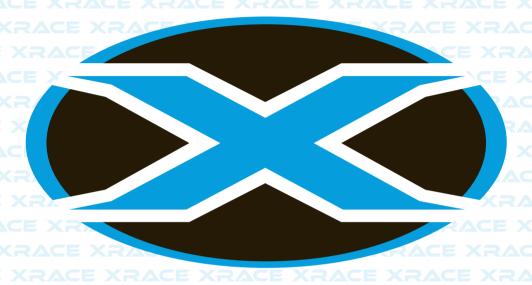
new zealand Home LOANS





THIS IS TO CERTIFY THAT

**RICHARD DAVIDSON** 

IN A TIME OF

00:36:11



SHANE HOOKS

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