

# FINISHER

*new zealand* HOME LOANS 



# RACE

THIS IS TO CERTIFY THAT

**KARIENE GARDINER**

COMPLETED XPACE AND FINISHED IN

**PLACE 10 DIVISION MUM**

IN A TIME OF

**01:05:23**

  
**MARK COLLINS**  
CEO NEW ZEALAND HOME LOANS



  
**SHANE HOOKS**  
SERIES DIRECTOR

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