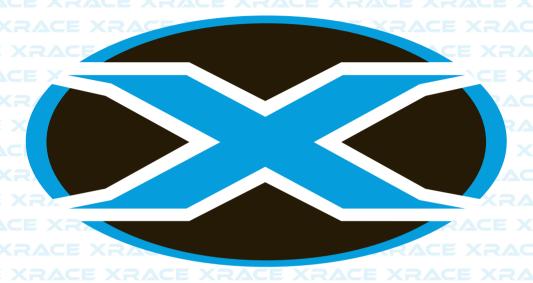
new zealand Home LOANS





THIS IS TO CERTIFY THAT

KARIENE GARDINER

IN A TIME OF

01:05:23



SHANE HOOKS