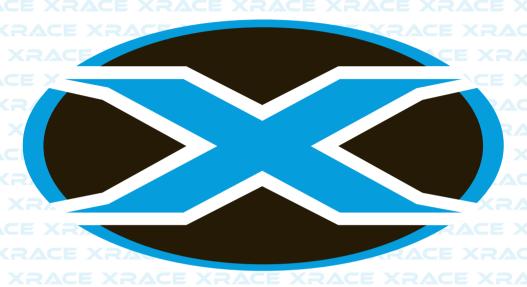
new zealand Home LOANS





THIS IS TO CERTIFY THAT

**ALEX RITCHIE** 

IN A TIME OF

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SHANE HOOKS