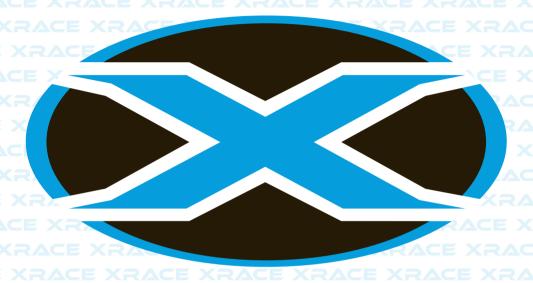
new zealand Home LOANS





THIS IS TO CERTIFY THAT

**RYAN BISHELL** 

IN A TIME OF

00:54:14



SHANE HOOKS