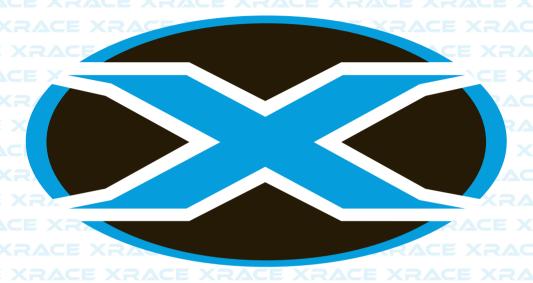
new zealand Home LOANS





THIS IS TO CERTIFY THAT

**COREY STEPHENS** 

IN A TIME OF

00:47:13



SHANE HOOKS