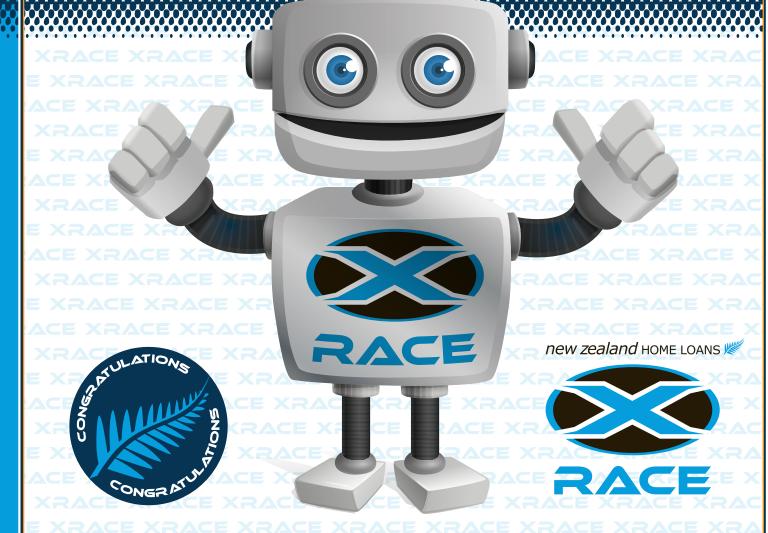
FNISHER



THIS IS TO CERTIFY THAT

LACHLAN MEAD

COMPLETED THE XRACE - NIPPERS DIVISION

MARK COLLINS
CEO NEW ZEALAND HOME LOANS



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