# FINISHER

CONGRATULATIONS CONGRATULATIONS

new zealand HOME LOANS

XRACE

THIS IS TO CERTIFY THAT

**DEMI SKUDDER**

COMPLETED THE XRACE - NIPPERS DIVISION

MARK COLLINS
CEO NEW ZEALAND HOME LOANS

SHANE HOOKS
SERIES DIRECTOR

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