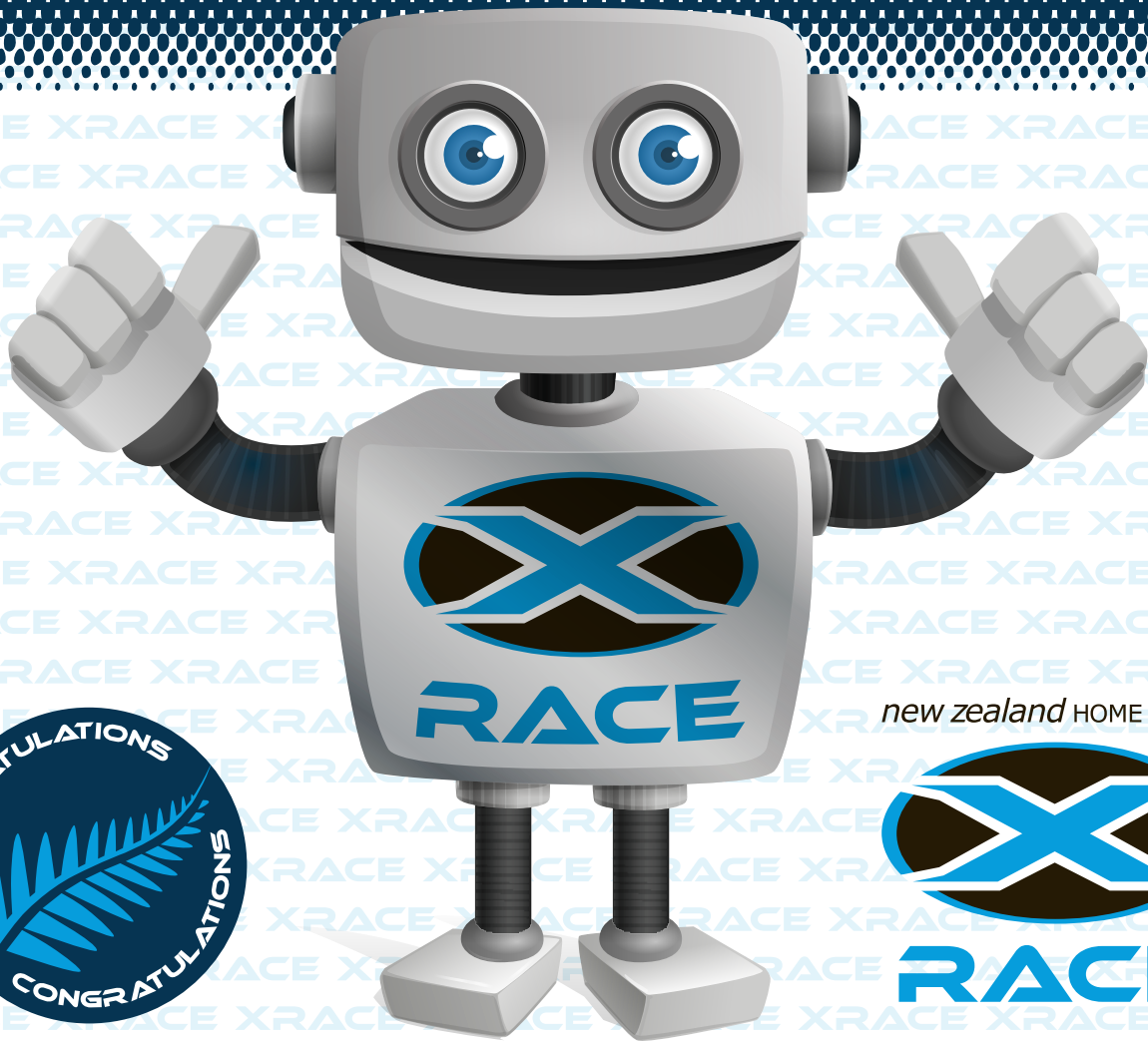


FINISHER



new zealand HOME LOANS 



THIS IS TO CERTIFY THAT

RYAN MCMILLAN

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