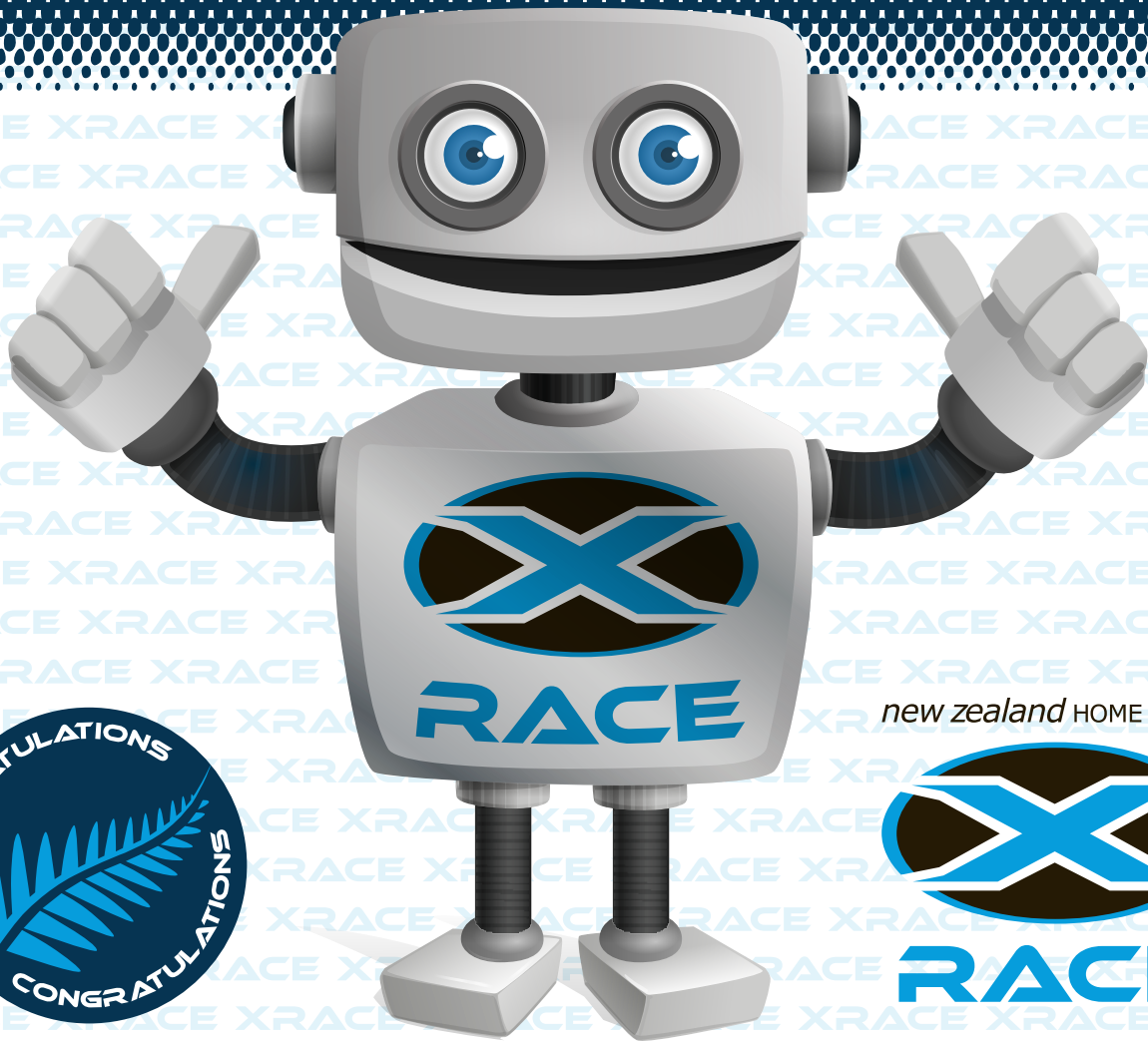


# FINISHER



new zealand HOME LOANS 



THIS IS TO CERTIFY THAT

**CHARLIE PALMER**

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