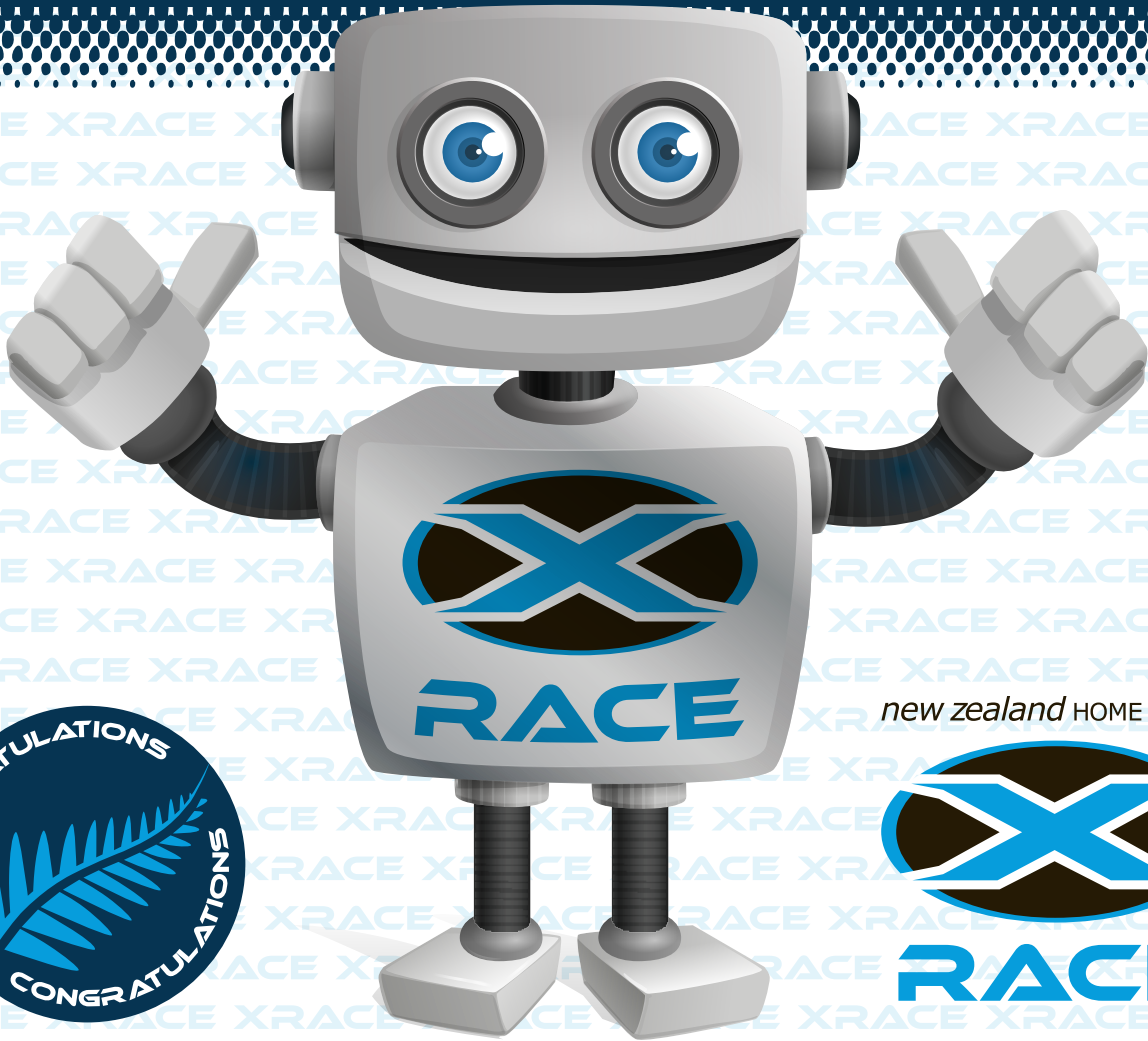


# FINISHER



new zealand HOME LOANS 



THIS IS TO CERTIFY THAT

**AUSTIN GALLETLY**

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