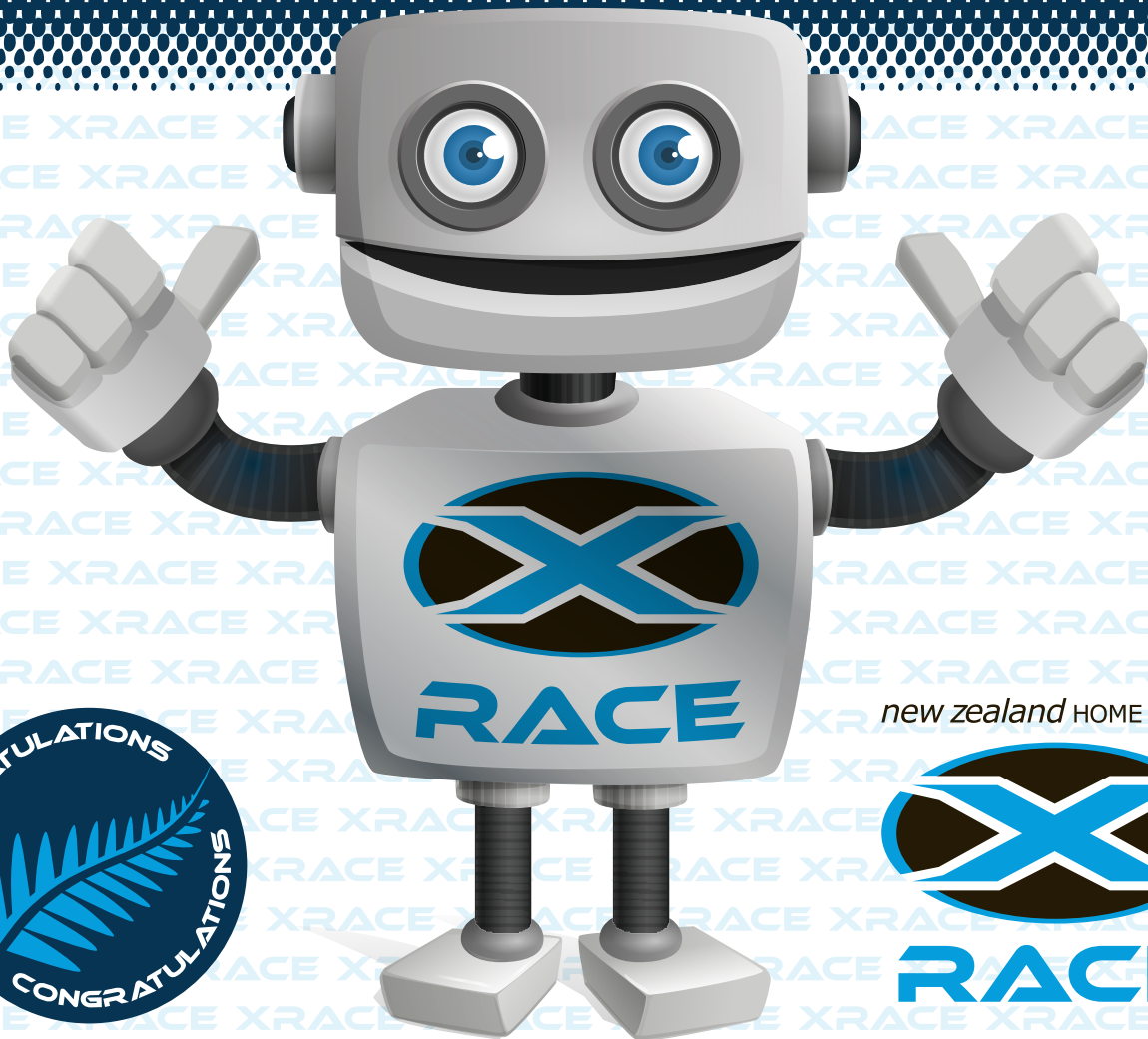


FINISHER



new zealand HOME LOANS 



THIS IS TO CERTIFY THAT

NADINE SCHREY

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