

# FINISHER



new zealand HOME LOANS 



THIS IS TO CERTIFY THAT

**OLLIE PENFOLD**

**COMPLETED THE XRACE - NIPPERS DIVISION**

  
**MARK COLLINS**  
CEO NEW ZEALAND HOME LOANS

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