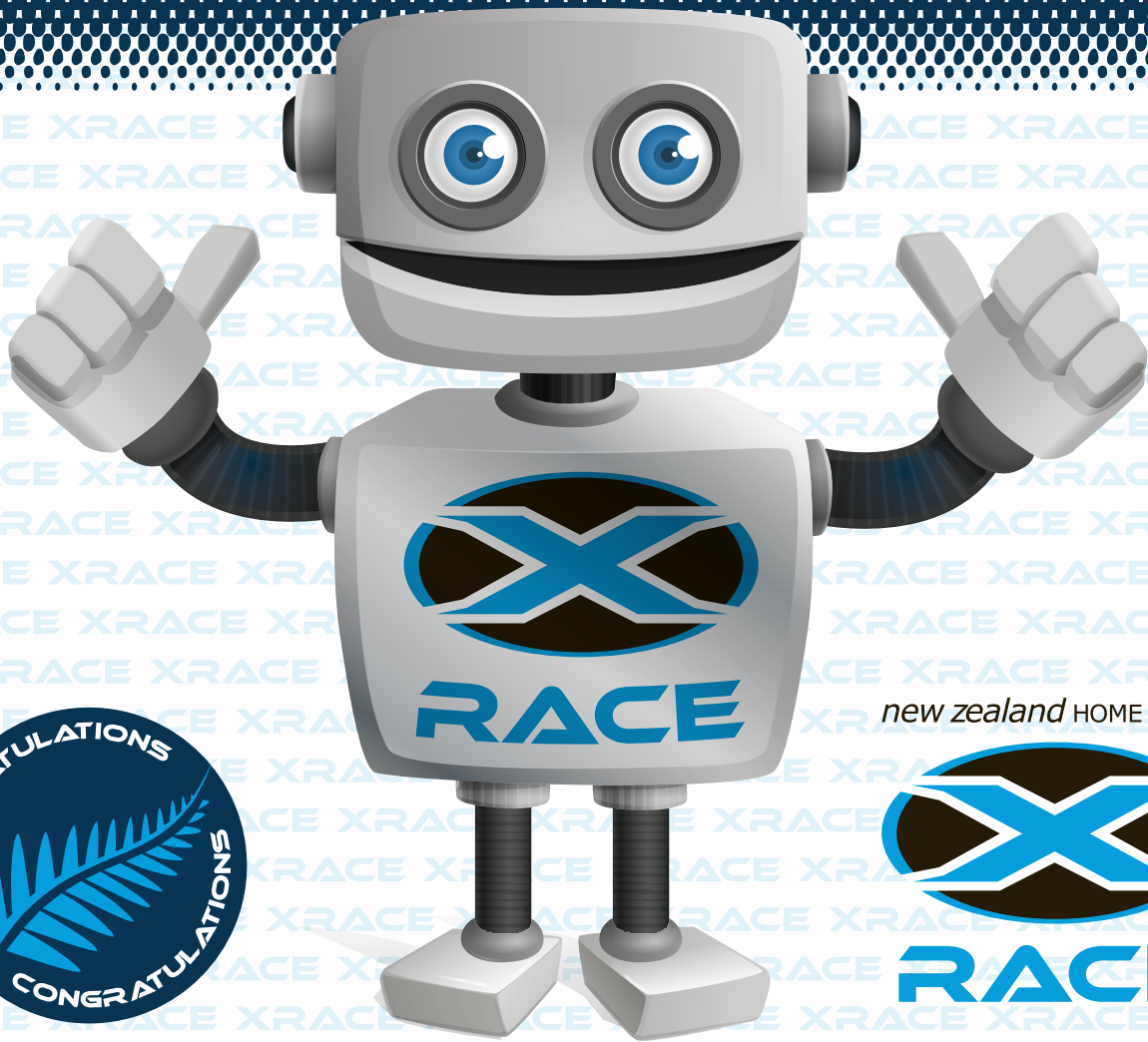


# FINISHER



new zealand HOME LOANS 



THIS IS TO CERTIFY THAT

**LUKE MANDERSON**

**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