

# FINISHER



new zealand HOME LOANS 



THIS IS TO CERTIFY THAT

**FINN DOWNEY**

**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