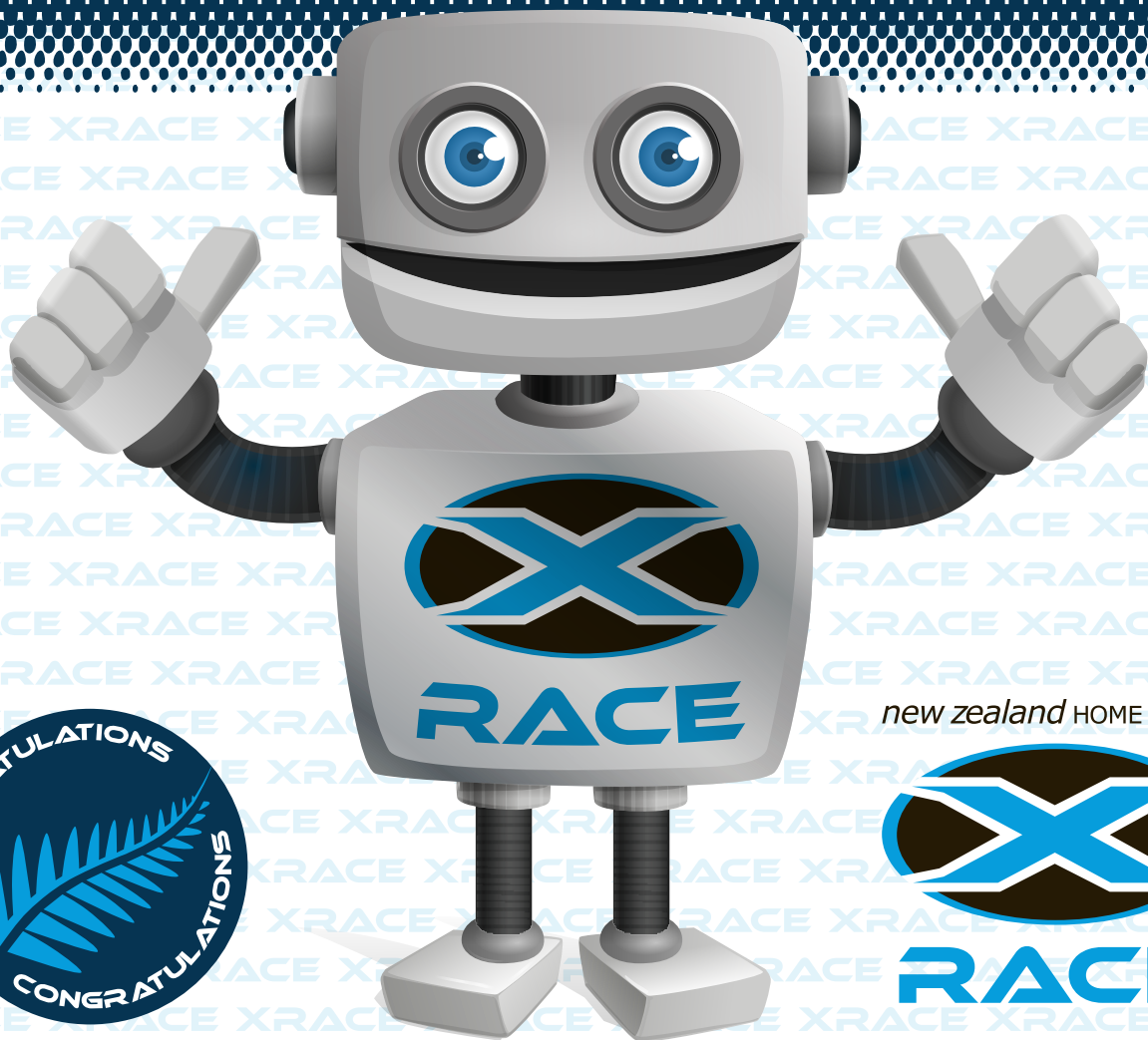


FINISHER



new zealand HOME LOANS 



THIS IS TO CERTIFY THAT

RUSSELL KARAKA

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