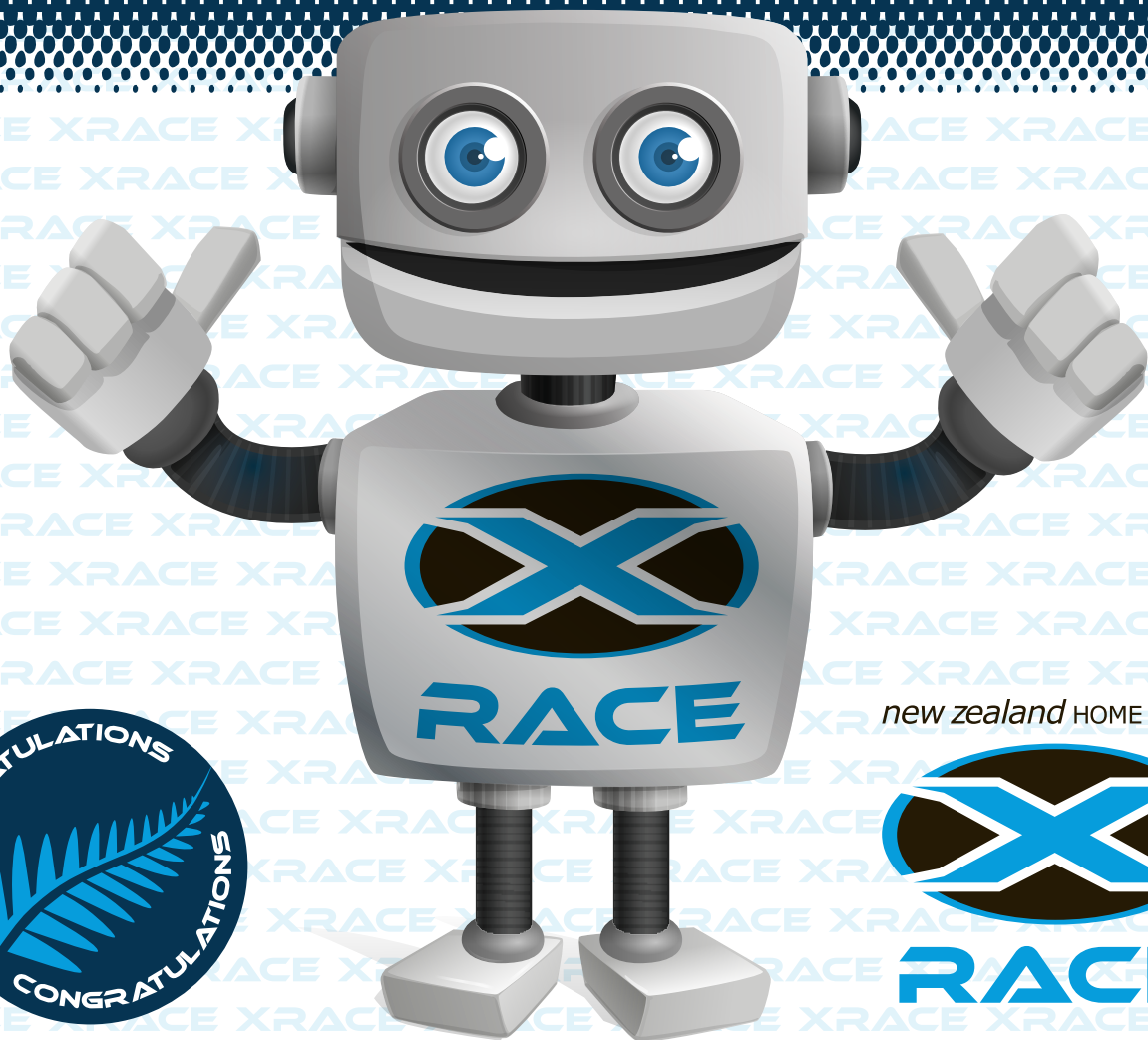


FINISHER



new zealand HOME LOANS 



THIS IS TO CERTIFY THAT

MICHAEL MORGAN

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