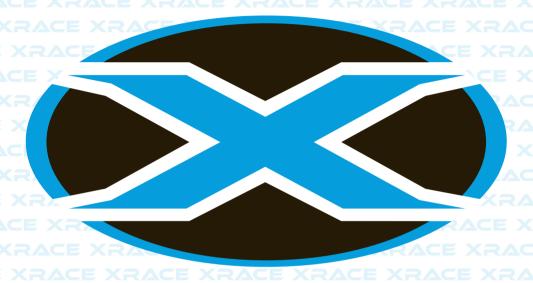
new zealand Home LOANS





THIS IS TO CERTIFY THAT

MARK COLLINS

IN A TIME OF

00:34:35



SHANE HOOKS

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