

# FINISHER

*new zealand* HOME LOANS 



# RACE

THIS IS TO CERTIFY THAT

**JULIAN DOWNS**

COMPLETED XRACE AND FINISHED IN

PLACE **2** DIVISION **DAD**

IN A TIME OF

**00:48:01**

  
**MARK COLLINS**  
CEO NEW ZEALAND HOME LOANS



  
**SHANE HOOKS**  
SERIES DIRECTOR

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