

## Marcos Burattini

Vivere



“ I saw an opportunity to automate the mortgage process in Brazil. ”

<b>COUNTRY</b>	Brazil
<b>INDUSTRY</b>	Business/Professional Services
<b>EMPLOYEES</b>	33
<b>YEAR SELECTED</b>	2010
<b>WEBSITE</b>	<a href="http://www.viverebrasil.com.br/">www.viverebrasil.com.br/</a>

### COMPANY SNAPSHOT

Vivere Brasil offers a web-based system that automates the mortgage process from start to finish. Its first client, Itaú Unibanco (the largest financial conglomerate in the Southern Hemisphere and the tenth largest bank in the world), can now complete a credit process in just 12 days, down from 180, with an 80% decrease in back office costs. Vivere Brasil is a first mover in the right place at the right time. Home loans in Brazil have grown by more than 600% in the last four years. With a few successful implementations under his belt, Marcos believes that Vivere can dominate the mortgage industry in Brazil, representing a market potential of more than US\$307 million in 2013.