# Teresa Giannini - Woman of the Year

Teresa Giannini may have scaled the heights of the mortgage banking industry, but she still finds time to embrace her Italian roots.

“My Italian heritage means everything to me,” she says. “Be it food, fashion, cinema, music, history, architecture or beauty in general, without all of this, our world would be so empty. The traditions that we cherish, the strong bonds of our families. All of that makes me who I am today.”

Teresa’s parents, Mario and Maria (Mele) Giannini, were both born in Rocchetta a Volturno in Molise. Maria moved to the Chicago area with her family when she was 10 years old, met Mario while visiting relatives in Italy in her early 20s, married him three months later and welcomed him to America a few months after that.

“Italian was the only language spoken in our household until my father learned English, and we were raised in all of the traditions of my parents’ hometown,” she recalls.

Reinforcing those lessons, Teresa was tutored in Italian when she was young by Josette Mentasana Weber and has fond memories of attending classes at the Italian Cultural Center. She continued her studies in high school and college, spending a semester abroad in Florence, and has visited Italy regularly throughout her adult life.

But Teresa didn’t only inherit a love of all things Italian from her parents, who exemplified the dream of building a better life for their family in America.

Maria was a hairdresser who owned her own salon for decades and Mario was a sewer and water contractor who opened his own company after a few years in the States.

“They were very hard-working people who took a big risk by leaving their families and their country to come to a foreign land,” Teresa says. “My Mom always used to say, ‘Where there’s a will, there’s a way!’ They believed in family and education, and they instilled confidence in us that we could do anything we wanted if we put our minds to it.”

Teresa grew up with her siblings, Adele and Lori, near Harlem Avenue and Addison Street in Chicago, graduating from St. Priscilla Grammar School, Mother Guerin High School and Rosary College, now Dominican University. Having earned her degree in international business, she went in search of a job in the banking industry, then pivoted to mortgage banking.

“Getting into the mortgage business changed my life,” she says. “I started out with a fantastic group of people who trained me from the very bottom and within a year I was in sales and became a top producer after that.”

Teresa has been in the business for 36 years and has been a top performer since 1991. She served as a mortgage broker for Great Lakes Home Mortgage before joining Guaranteed Rate Affinity as Vice President of Mortgage Lending 3 1/2 years ago.

“I love helping people in achieving their dream of homeownership, especially those with more difficult situations who think there’s no hope,” she says. “I love making their dreams come true.”

Teresa also owns four businesses with her fiancé, Michael Fazio: Draft Bar Chicago, Livewire Lounge in Chicago, Goat Village Live Music & Slots in Norridge and Marie’s Café in Hillside.

“We’re big music lovers and we love meeting new people and watching them enjoy memorable events at our venues,” she says.

Her son, Marco, manages Goat Village and is a commercial/industrial real estate broker.

A person of deep faith, Teresa was a catechist at Our Lady Mother of the Church in Chicago from 1999 until the program ended in 2019.

“I worked with third graders and I loved teaching and interacting with them,” she says. “I felt that I could make a positive impact on them. Helping them strengthen their faith was very gratifying to me.”