



Job Description –Internal Audit Analyst

The Company

Harvest Small Business Finance, LLC, a California limited liability company, was created to originate and service loans backed by owner-occupied, multi-purpose real estate, in accordance with the Small Business Administration's 7(a) loan program. The Company is a significant originator of small balance commercial loans in a number of major markets throughout the United States. Harvest is committed to serving borrowers in underserved markets and is dedicated to helping our customers maintain and create jobs in their respective communities.

Position Summary

Internal Audit Analyst to perform risk-based audits of SBA 7(a), 504 and conventional real estate secured loans and of other key operational and support functions. Identify key controls and gaps within the process and evaluate the effectiveness of corrective action plans.

Location

Laguna Hills, CA

Reports to

VP of Internal Audit

Essential Job Functions

- Execute risk-based audits in operational areas (credit and loan administration), servicing and special servicing, finance, non-operational corporate functions and compliance. Perform special projects as needed;
- Prepare effective audit conclusions and findings and maintain sufficient working paper documentation for assigned projects;
- Perform basic analysis to recognize potential internal control gaps and communicate accordingly to appropriate parties;
- Follow up to ensure that approved corrective action plans are implemented by the business units in a timely fashion;
- Maintain awareness of changes to regulatory, operational and investor guidelines (SBA standard operating procedures);
- Participate in company sponsored training events to further develop industry knowledge and business lending/servicing requirements;
- Keep abreast of internal policies and procedures;
- Assist in the development of audit protocols for different areas of review; and
- Perform other duties as assigned by management.

Competencies

- Experienced in Microsoft Office products;
- Excellent written and oral communication skills, and excellent interpersonal and organizational skills;
- Ability to work independently and as part of a team;

- Ability to work well under pressure in a fast-paced environment;
- Ability to recognize when a problem requires escalation to department management; and
- Maintain working knowledge of SBA SOP and its various loan guaranty programs.

Education/Experience

- Bachelor's degree in business or equivalent combination of education and experience.
- Three to five years of SBA experience in real estate preferred.

Work Schedule

- Salaried exempt position
- Normal hours are 8:30 – 5:30 Monday through Friday, with an hour for lunch

Contact Information

Please email your resume to smehdi@harvestcref.com