

I hope everyone is safe with their family. There seems to be some confusion on the process for the SBA programs. For the \$10,000 immediate relief money, you should go onto [www.SBA.Gov](http://www.SBA.Gov) and fill out the forms on the site to get the relief money.

However, for the 2.5 times 2019 monthly payroll forgivable loan, you need to work with a lender. We at Morgan Stanley are partnered with Newtek, the preferred and foremost SBA lender in the country. (In 2008, the SBA actually turned to them to run the process when SBA became overwhelmed.) As such, the turnaround time should be much quicker than the traditional banks which have told some of you they are not going to be ready for weeks. I am more than happy to help anyone, existing client or not, to help get you through this difficult time. All I need from an applicant for Newtek is:

Contact Name

Mobile #

Work #

Email

Business Name

Business Address

Number of Employees

Years in Business

With the above information Newtek can reach out and get you in the system and funded.

Morgan Stanley also has other programs in addition to help you with your needs. You can email me or phone me at the numbers below.

Everyone stay safe.

Regards,

**Kirk L Gravelle CFP® CIMA®**, First Vice President

Financial Advisor  
Senior Investment Management Consultant  
Morgan Stanley Wealth Management  
50 North Laura Street, Suite 2000  
Jacksonville, FL 32202  
Phone: 904-665-0453  
Fax: 904-632-0298  
Mobile: 904-719-3997  
NMLS # 1278951  
[Kirk.Gravelle@morganstanley.com](mailto:Kirk.Gravelle@morganstanley.com)  
[www.morganstanleyfa.com/kirk.gravelle](http://www.morganstanleyfa.com/kirk.gravelle)