draft 6

A_Create Application
A_Submitted
W_Handle leads
W_Complete application
A_Concept
A_Accepted
O_Create Offer
O_Created
O_Sent (online only)
O_Sent (mail and online)
W_Validate application
W_Call incomplete files
O_Accepted
A_Validating
A_Denied
A_Incomplete
A_Pending
O_Returned
O_Refused
W_Call after offers
A_Complete
A_Cancelled
O_Cancelled
W_Call after offers