**PROBLEM 2**

**1-M relationship rule** – The Loan table is changed as follows due to the presence of three 1-M relationships. All the foreign keys are allowed to be null as they have minimum cardinality as 0.

Loan(LoanNo, *StdNo, InstID, LenderNo,* ProcDate, DisbMethod, DisbBank, DateAuth, NoteValue, Subsidized, Rate)

FOREIGN KEY (StdNo) REFERENCES Student(StdNo)

FOREIGN KEY (InstNo) REFERENCES Institution(InstID)

FOREIGN KEY (LenderNo) REFERENCES Lender(LenderNo)