**Solution 2**

Applications of the 1-M Relationship Rule (Changes in *italics below – add three foreign keys and not*

*null constraints to Loan table, and add one foreign key to DisburseLine table.*)

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

FOREIGN KEY (StdNo) REFERENCES Student

FOREIGN KEY (LenderNo) REFERENCES Lender

FOREIGN KEY (InstNo) REFERENCES Institution

StdNo NOT NULL

LenderNo NOT NULL

InstNo NOT NULL

DisburseLine (LoanNo, DateSent, OrigFee, GuarFee)

FOREIGN KEY (LoanNo) REFERENCES Loan

LoanNo NOT NULL