**Solution 4**

Applications of the Identifying Relationships Rule (Changes in *italics below – one change to add LoanNo as a primary key component so that there is a combined (DateSent, LoanNo) primary key for DisburseLine.*)

Student (StdNo, StdName, StdAddress, StdCity, StdState, StdZip, StdEmail)

Lender (LenderNo, LendName)

Institution (InstID, InstName, InstMascot)

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

FOREIGN KEY (InstID) REFERENCES Institution

FOREIGN KEY (StdNo) REFERENCES Student

FOREIGN KEY (LenderNo) REFERNECES Lender

InstID NOT NULL

StdNo NOT NULL

LenderNo NOT NULL

DisburseLine (DateSent, LoanNo, Amount, OrigFee, GuarFee)

FOREIGN KEY (LoanNo) REFERENCES Loan