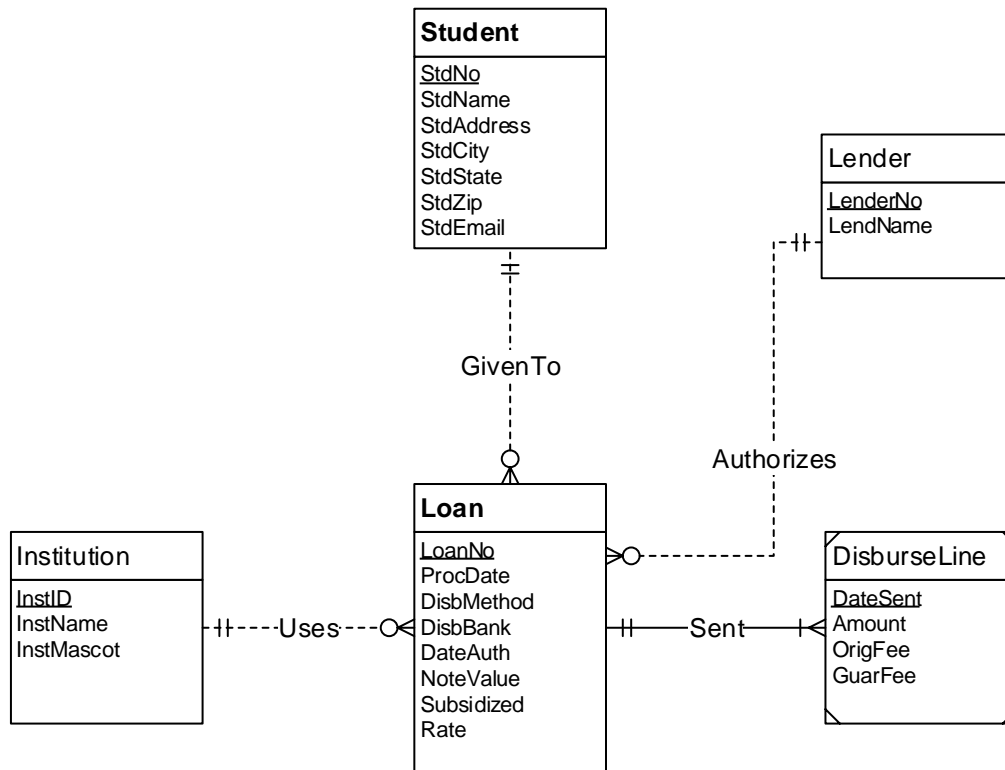**Prb4:**

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

Institution (InstID, InstName, InstMascot)

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

 FOREIGN KEY(StdNo) REFERENCES Student

 FOREIGN KEY(InstNo) REFERENCES Institution

 FOREIGN KEY(LenderNo) REFERENCES Lender

 StdNo NOT NULL

 InstNo NOT NULL

 LenderNo NOT NULL

Lender (LenderNo, LendName)
DisburseLine (LoanNo, DateSent, Amount, OriFee, GuarFee)

 FOREIGN KEY(LoanNo) REFERENCES Loan

Note : Because of Identifying Relationship, DisburseLine primary key will be this tuple (LoanNo, DateSent),

And LoanNo NOT NULL is not needed here because it's a primary key.