3)

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

Lender(LenderNo, LenderName)

Institution(InstNo, InstName, InstMascot)

**Tables are in BCNF**

StdName,LenderName,InstName are determinants

**Modified Tables are**

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

UNIQUE(StdEmail)

Lender(LenderNo, LenderName)

UNIQUE(LenderName)

Institution(InstNo, InstName, InstMascot)

UNIQUE(InstName)