Problem 3

1. StdEmail and StdNo both are determinants

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

1. LenderNo and LenderName are determinants

Lender(LenderNo, LenderName)  
UNIQUE(LenderName)

1. InstName and InstNo are determinants

Institution(InstNo, InstName, InstMascot)  
UNIQUE(InstName)