**Problem 3:**

* The dependencies between StdNo and StdEmail violate BCNF because StdEmail can be used to derive StdNo implies that StdEmail is a determinant. But StdEmail is not a key of the relation.

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

* The dependencies between LenderNo and Lendername violates BCNF.

Lender(LenderNo, LenderName) UNIQUE (LenderName)

* The dependencies between InstNo and Institution name violates BCNF.

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