**Solution 2**

Applications of the 1-M Relationship Rule (Changes in *italics below – add three foreign keys and not*

*null constraints to Loan table, and add one foreign key to DisburseLine table.*)

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| Loan (LoanNo, StdNo, InstNo, LenderNo, ProcDate, DisbMethod, DisbBank, DateAuth, NoteValue, Subsidized, Rate)  FOREIGN KEY (StdNo) REFERENCES Student  FOREIGN KEY (LenderNo) REFERENCES Lender  FOREIGN KEY (InstNo) REFERENCES Institution  StdNo NOT NULL  LenderNo NOT NULL  InstNo NOT NULL  DisburseLine (LoanNo, DateSent, OrigFee, GuarFee)  FOREIGN KEY (LoanNo) REFERENCES Loan  LoanNo NOT NULL |