**Solution 4**

Applications of the Identifying Relationships Rule (Changes in *italics below – one change to add LoanNo as a primary key component so that there is a combined (DateSent, LoanNo) primary key for DisburseLine.*)

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| Student (StdNo, StdName, StdAddress, StdCity, StdState, StdZip, StdEmail)  Lender (LenderNo, LendName)  Institution (InstID, InstName, InstMascot)  Loan (LoanNo, InstID, StdNo, LenderNo, ProcDate, DisbMethod, DisbBank, DateAuth, NoteValue, Subsidized, Rate)  FOREIGN KEY (InstID) REFERENCES Institution  FOREIGN KEY (StdNo) REFERENCES Student  FOREIGN KEY (LenderNo) REFERNECES Lender  InstID NOT NULL  StdNo NOT NULL  LenderNo NOT NULL  DisburseLine (DateSent, LoanNo, Amount, OrigFee, GuarFee)  FOREIGN KEY (LoanNo) REFERENCES Loan |