Changes done:

**add LoanNo as a primary key so that there is a combined (DateSent, LoanNo) primary key for DisburseLine**

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