The tables are in BCNF because the determinants given are LenderName, InstName and StdEmail and all of them are mentioned unique. However unique constraint is not added.

Hence after updating the constraints, the table becomes:

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

UNIQUE(StdEmail)

Lender(LenderNo, LenderName)

UNIQUE(LenderName)

Institution(InstNo, InstName, InstMascot)

UNIQUE(InstName)