1. 
$$(s+4) (d-5)$$
  
 $d s+5 s+4 d+20$   
 $d s-4 s+5 d-20$   
 $d s-5 s+4 d-20$   
**Solution**  
 $(s+4) (d-5)$   
 $= d s-5 s+4 d-20$