3.

Solution

To find the m-intercept, we set d equal to 0, so :

$d(m) = m^2 - 9m + 20 = (-5 + m)(-4 + m) = 0$

$-5 + m = 0$ or $-4 + m = 0$

$m = 5$ or $m = 4$

So, the m-intercepts are at the points $(5,0)$ and $(4,0)$