

5.



$$(f+5)(b-4)$$

$$bf + 4f + 5b + 20$$

$$bf - 5f + 4b - 20$$

$$bf - 4f + 5b - 20$$

$$bf - 5f + 5b + 20$$

**Solution**

$$\begin{aligned}(f+5)(b-4) \\ = bf - 4f + 5b - 20\end{aligned}$$