## 3.

## Solution

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

$d(z) = z^2 - 4z - 12 = (-6 + z)(2 + z) = 0$

$-6 + z = 0$ or $2 + z = 0$

$z = 6$ or $z = -2$

So, the z-intercepts are at the points $(6, 0)$ and $(-2, 0)$