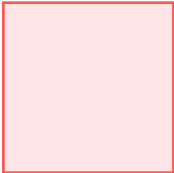3.

$(t+5)(z-4)$

$t z + 4 t + 5 z + 20$

$t z - 5 t + 4 z - 20$

$t z - 4 t + 5 z - 20$

$t z - 5 t + 5 z + 20$

Solution

$(t+5)(z-4)$
$= t z - 4 t + 5 z - 20$