

1.



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

$$hz+5h+4z+20$$

$$hz-4h+5z-20$$

$$hz-5h+4z-20$$

$$hz-4h+4z+20$$

Solution

$$\begin{aligned}(h+4)(z-5) \\ = hz-5h+4z-20\end{aligned}$$