

Table of ROP Percentages by Term Length

Year	15-Year	20-Year	30-Year
1	0%	0%	0%
2	0%	0%	0%
3	0%	0%	0%
4	0%	0%	0%
5	0%	0%	0%
6	10%	5%	2%
7	15%	7%	4%
8	20%	10%	6%
9	30%	15%	8%
10	40%	20%	10%
11	50%	25%	12%
12	60%	30%	14%
13	70%	35%	16%
14	85%	40%	18%
15	100%	50%	20%
16		60%	22%
17		70%	24%
18		80%	26%
19		90%	28%
20		100%	30%
21			35%
22			40%
23			45%
24			50%
25			55%
26			60%
27			70%
28			80%
29			90%
30			100%