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GMAC INC.

Form 424B3

November 16, 2009

Pricing Supplement Dated November 16,  
2009

Rule 424 (b) (3)

(To Prospectus Dated January 16, 2009)

File No. 333-156775

GMAC Inc.

Demand Notes - Floating Rate

Annual Yield: 2.15%

Effective Dates: 11-16-2009 through 11-22-2009

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