

Pricing Supplement Dated November 16, 2009  
(To Prospectus Dated January 16, 2009)

Rule 424 (b) (3)  
File No. 333-156775

GMAC Inc  
Demand Notes - Floating Rate

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Annual Yield: 2.15%

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

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