

HELPFUL INSTRUCTIONS

The following pages include instructions to help you complete your Investment Form. The instructions follow the sections of the Form for easy reference. If you have additional questions, call 1-800-684-8823.

SECTION 1 ELIGIBILITY CATEGORY

From the following list, choose the category that best describes your relationship with Demand Notes.

- | | | | |
|--------------------------------|---------------------------------------|--|---|
| 01 Salary Employees of GM/GMAC | 06 GM Dealers | 14 Immediate Family Member of Eligible Employee or Retiree | 21 Supplier/Vendor/Affiliate of GM/GMAC or Subsidiary |
| 02 Hourly Employees of GM/GMAC | 07 Retiree of GM/GMAC or Subsidiaries | 15 Employee of GM/GMAC Subsidiary | |
| 04 GM Dealer Employees | 10 GM Stockholder | | |

SECTION 2 TYPE OF INVESTMENT

Under Federal tax law, you must provide us with your Social Security or other taxpayer identification number, a certification that the number provided is correct and a certification that you are not subject to backup withholding. You must do this by completing the appropriate sections indicated on the Form.

Failure to furnish and certify your correct taxpayer identification number will result in 28% of the interest credited to your Demand Notes being withheld and paid to the Internal Revenue Service.

Investment Type: Insert your Social Security or other taxpayer identification number in the space provided, if you have not already done so. The following table explains which taxpayer identification number should be used:

- **Trust** — Copies of the first three and last three pages of the trust document must be included and mailed with the Investment Form. In addition, if not already included on these pages, please include the pages containing all trustee, co-trustee and successor trustee information as listed within the trust document.
- **Partnership, Corporation, Association, LLC or Other** — A corporate resolution must be completed and mailed with the Investment Form. To obtain a corporate resolution, log on to www.demandnotes.com to print the Form from the Web site or call 1-800-684-8823.

Type of Investment	Tax Identification Number To Be Used
Individual/Corporation	Owner's Social Security or corporate tax identification number.
Trust	Tax identification number assigned to the trust.
Joint	The Social Security number of the person whose name appears as Primary Owner will be used for tax reporting purposes. Please enter the Social Security number of the Joint Owner in the space provided for identification.
Custodial (Under Uniform Gift to Minors Act)	Social Security number of the minor.

Taxpayer: You may have been notified by the Internal Revenue Service that you are subject to backup withholding under Section 3406 (a)(1)(C) of the Internal Revenue Code because you have underreported interest or dividends or you were required but failed to file a return that would have included a reportable interest or dividend payment. If you have been so notified, check the box where indicated. Certify that the information provided is correct by signing the Form in the space provided. All Demand Notes owners must sign the Form. In the case of a custodial designation, only the custodian should sign; the minor's signature is not required.

SECTION 3 ADDRESSES

Registered address must be supplied as it is used for checks and all mailings. Seasonal addresses are optional, are only valid during the dates requested and must be updated to indicate future dates.

SECTION 4 INITIAL INVESTMENT

Personal checks only, made payable to GMAC Demand Notes. Demand Notes will not accept cashier's checks, third-party checks, travelers checks, money orders, starter checks, cash or credit card checks.

SECTION 5 ELECTRONIC INVESTMENT OPTIONS

You may make investments into your Demand Notes by authorizing us to debit an account for an amount you designate. At least one set of banking instructions must be provided if you elect one of the investment options listed below. Attach a voided blank check for a checking account or a deposit slip for a savings account. At least one of the names on the deposit slip or voided check must match at least one of the registered owners of this Demand Note.

Automatic Monthly ACH Investment: If you elect this type of investment, you may choose one or two different investment

dates per month. Your bank may charge for this service.

Telephone ACH Investment: You can invest into your Demand Notes by calling the GMAC Demand Notes Servicing Center and initiating this transaction via the automated phone system (\$50 minimum). Investment requests must be submitted by 8:30 a.m. to be effective the first business day following the request. All other requests will be effective the second business day. Funds are available for redemption on the sixth business day after the processing agent invests your electronic transfer. Your bank may charge for this service.

SECTION 6 REDEMPTION OPTIONS

You must provide at least one set of banking instructions for electronic redemption purposes in replacement of bank issued checks for full or partial redemption.

ACH Redemption: You may elect redemption via ACH (minimum \$250) either through the automated phone system or through a customer service representative. (See "Telephone Investment" above for posting dates and times.) Your bank may charge for this service.

Automatic ACH Redemption: You can redeem (minimum \$100) your Demand Notes monthly or quarterly if you maintain a minimum investment of \$5,000. Your bank may charge for this service.

Monthly Interest ACH Redemption: To use this option, you must

maintain a minimum investment of \$5,000 in your Demand Notes. Your bank may charge for this service.

Wire Redemption: If you select this option, you may redeem your Demand Notes by having redemption proceeds of \$1,000 or more wired to a predesignated bank account. With this option, you authorize the processing agent to act on telephone instructions received either through the automated phone system or a customer service representative. If the redemption instructions are received by 2 p.m. Eastern time on any business day, the processing agent will wire the redemption proceeds to the predesignated bank account on the same business day. If the redemption instructions are received after 2 p.m. Eastern time, the wire transfer will be processed the following business day. Your bank may charge for this service.

SECTION 7 SIGNATURES AND TAXPAYER CERTIFICATION

All owners must sign and date the Investment Form verifying all information on the Form is correct. All signers in this section must be authorized signers listed on the Corporate Resolution, if applicable. (We do not accept facsimile signatures.)

Before you return your completed Form, please review the following checklist to ensure you are providing all the information necessary to begin your Demand Notes Investment.

CHECKLIST

- Complete all of the required information on the Investment Form.
 - Attach a voided blank check for a checking account or a deposit slip for a savings account as required for your investment or redemption options.
 - Verify all owners have signed and dated the Form. (We do not accept facsimile signatures.)
 - If you currently have a foreign residential address, you must supply a U.S. address (no P.O. boxes).
 - If necessary, obtain and complete a corporate resolution.
 - If necessary, include copies of the first three and last three pages of the trust document. (Make sure the name of the trustee and co-trustee, if applicable, are included in the trust information.)
 - Include your personal check for the initial investment (minimum \$1,000) made payable to GMAC Demand Notes.
 - If all of the required information is not included/completed, the Investment Form and initial investment will be returned to the registered address. A letter will be included explaining what is missing.
- Return in the enclosed envelope to:
GMAC Demand Notes, 154-0510
Mellon Bank, N.A.
P.O. Box 535030
Pittsburgh, PA 15253-5030
- Overnight:
GMAC Demand Notes 154-0510
Mellon Financial Corporation
500 Ross Street
Pittsburgh, PA 15262