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GMAC INC.

Form 424B3

November 23, 2009

Pricing Supplement Dated November 23, Rule 424 (b) (3)

2009

(To Prospectus Dated January 16, 2009) File No. 333-156775

GMAC Inc.

Demand Notes - Floating Rate

Annual Yield: 2.15%

Effective Dates: 11-23-2009 through 11-29-2009