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GMAC INC.

Form 424B3

January 19, 2010

Pricing Supplement Dated January 19,
2010

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: 1-18-2010 through 1-24-2010