GMAC ResCap

October 22, 2007

Michigan Department of Labor & Economic Growth
Workforce Transition Division, Rapid Response Section
201 N. Washington Square
Lansing, MI 48913

Re: Notification Under the Federal Worker Adjustment and Retraining Notification Act (WARN)

Dear Sir or Madame:

This letter is to inform you that GMAC ResCap, with a facility located at 27725 Stansbury Blvd, #375, Farmington Hills, MI 48334, plans to close its operations at this facility. The planned action is expected to be permanent and constitutes a "plant closing" under the WARN Act.

We have been unable to provide you with additional advance notice of this action because of unforeseeable business circumstances. The unexpected crisis in the home mortgage market resulted in an immediate downturn in our business, thereby necessitating this action on reduced notice.

The number of affected employees at the facility is approximately 53. The affected employees are not represented by any labor organization and there are no applicable bumping rights. However, certain employees may be offered the opportunity to transfer to other employment with the Company. At present, the Company does not know which, if any, employees may be offered this option.

The termination dates for the employees to be laid off are expected to begin 10/19/07 and continue through 12/31/07. Information concerning the job titles of positions to be affected, the number of affected employees in each job classification, and the anticipated schedule for making separations will be kept on file at the Company.

The name, address and telephone number of the Company official to contact for further information is Blake Herring, Human Resources Vice President, GMAC ResCap, 8400 Normandale Boulevard, Suite 250, Minneapolis, MN 55437, (952) 857-6556.

Sincerely,

Blake Herring
Human Resources Vice President

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