

IRWIN FINANCIAL CORP  
 Form 3  
 April 13, 2006

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*

Â Ameis Marie S  
 (Last) (First) (Middle)

2. Date of Event Requiring Statement

(Month/Day/Year)  
 04/04/2006

3. Issuer Name and Ticker or Trading Symbol  
 IRWIN FINANCIAL CORP [IFC]

4. Relationship of Reporting Person(s) to Issuer

5. If Amendment, Date Original Filed(Month/Day/Year)

(Check all applicable)

Director  10% Owner  
 Officer  Other  
 (give title below) (specify below)  
 FVP - Senior Analyst

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

C/O IRWIN FINANCIAL CORPORATION,Â 500 WASHINGTON STREET

(Street)

COLUMBUS,Â INÂ 47201

(City) (State) (Zip)

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)

2. Amount of Securities Beneficially Owned (Instr. 4)

3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)

4. Nature of Indirect Beneficial Ownership (Instr. 5)

COMMON STOCK

6,116 (1) (2)

D Â

COMMON STOCK

619 (3)

I by 401k

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)

2. Date Exercisable and Expiration Date (Month/Day/Year)

3. Title and Amount of Securities Underlying Derivative Security

4. Conversion or Exercise

5. Ownership Form of

6. Nature of Indirect Beneficial Ownership

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	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (4)	04/20/2008	COMMON STOCK	1,160	\$ 0	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (4)	04/28/2009	COMMON STOCK	1,800	\$ 0	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (4)	04/25/2010	COMMON STOCK	3,800	\$ 0	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (4)	04/24/2011	COMMON STOCK	3,500	\$ 0	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (4)	05/02/2015	COMMON STOCK	1,425	\$ 0	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Ameis Marie S C/O IRWIN FINANCIAL CORPORATION 500 WASHINGTON STREET COLUMBUS, IN 47201	Â	Â	Â FVP - Senior Analyst	Â

## Signatures

/s/ Marie S.  
Ameis

04/07/2006

\*\*Signature of  
Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

The reporting person acquired 2163 shares of Irwin Financial Corporation common stock under the Irwin Financial Corporation

(1) Employees' Stock Purchase Plan III (Plan) including shares acquired pursuant to a dividend reinvestment feature of the Plan. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.

The reporting person acquired 386 shares of Irwin Financial Corporation common stock under the Irwin Financial Corporation Dividend and Common Stock Purchase Plan. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.

(3)

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Represents shares acquired through participation in the Irwin Financial Corporation Employees' Savings Plan (401K Plan). Shares noted are as of April 4, 2006. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number of shares.

- (4) The Plan provides for phased-in vesting of rights to exercise granted stock options in the year of the grant, optionee may exercise 25% of total options granted. In each of the three years immediately following the year of the grant, optionee may exercise an additional 25% of the options granted. Option grants were made to reporting person in transactions exempt under Rule 16b-3.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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