

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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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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