

IRWIN FINANCIAL CORP  
Form 3  
April 13, 2006

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

OMB APPROVAL

OMB Number: 3235-0104  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

**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)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

**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

## Edgar Filing: IRWIN FINANCIAL CORP - Form 3

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

## Reporting Owners

| Reporting Owner Name / Address                                                                  | Relationships |           |                        |       |
|-------------------------------------------------------------------------------------------------|---------------|-----------|------------------------|-------|
|                                                                                                 | Director      | 10% Owner | Officer                | Other |
| Ameis Marie S<br>C/O IRWIN FINANCIAL CORPORATION<br>500 WASHINGTON STREET<br>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

(2) and Common Stock Purchase Plan. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.

(3)

## Edgar Filing: IRWIN FINANCIAL CORP - Form 3

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.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.