IRWIN FINANCIAL CORP

Form 4

September 12, 2007

FORM	4	UNITED STA

ATES SECURITIES AND EXCHANGE COMMISSION Workington, D.C. 20540

OMB APPROVAL

Check this box

Number: 3235-0287

if no longer subject to Section 16. Form 4 or Expires: January 31, 2005

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Estimated average burden hours per response... 0.5

Form 4 or Form 5 obligations may continue. See Instruction

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

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading SOUZA MATTHEW F Issuer Symbol IRWIN FINANCIAL CORP [IFC] (Check all applicable) (First) (Middle) (Last) 3. Date of Earliest Transaction (Month/Day/Year) Director 10% Owner X_ Officer (give title Other (specify IRWIN FINANCIAL 09/11/2007 below) CORPORATION, 500 SVP and Secretary **WASHINGTON STREET** (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting

COLUMBUS, IN 47201

(State)

(Zip)

(City)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.Title of	2. Transaction Date	2A. Deemed	3. 4. Securities Acquired (A)		5. Amount of	6.	7. Nature of
Security	(Month/Day/Year)	Execution Date, if	Transactio	oror Disposed of (D)	Securities	Ownership	Indirect
(Instr. 3)		any	Code	(Instr. 3, 4 and 5)	Beneficially	Form:	Beneficial
		(Month/Day/Year)	(Instr. 8)		Owned	Direct (D)	Ownership
					Following	or Indirect	(Instr. 4)
				(A)	Reported	(I)	
				(A)	Transaction(s)	(Instr. 4)	
			Code V	or Amount (D) Price	(Instr. 3 and 4)		
COMMON STOCK	09/11/2007		P	1,000 A \$ 10.1688	49,319 (1) (2) (3)	D	
COMMON STOCK					6,546 <u>(4)</u>	I	BY SPOUSE

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

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SEC 1474

(9-02)

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title o	of 2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	le and	8. Price of	9. Nu
Derivativ	ve Conversion	(Month/Day/Year)	Execution Date, if	Transaction	orNumber	Expiration D	ate	Amou	ınt of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	rlying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Secur	rities	(Instr. 5)	Bene
	Derivative				Securities			(Instr.	. 3 and 4)		Owne
	Security				Acquired						Follo
	•				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									A		
									Amount		
						Date	Expiration	T:41-	or Namel		
						Exercisable Date	-	Title	Number		
				C-1- V	(A) (D)				of Shares		
				Code V	(A) (I))				Snares		

Reporting Owners

Relationships Reporting Owner Name / Address

> Officer Other Director 10% Owner

SOUZA MATTHEW F IRWIN FINANCIAL CORPORATION **500 WASHINGTON STREET** COLUMBUS, IN 47201

SVP and Secretary

Signatures

/s/ Matthew F. 09/11/2007 Souza

**Signature of Date Reporting Person

Explanation of Responses:

- If the form is filed by more than one reporting person, see Instruction 4(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).
- Includes 255 additional shares of Irwin Financial Corporation common stock aquired through broker-administered dividend reinvestment (1) with terms similar to the Irwin Financial Corporation Dividend Reinvestment Plan. The information in this report is as of 9-11-07. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.
- Between 5-10-07 and 9-11-07, the reporting person acquired 32 shares of Irwin Financial Corporation common stock under the Irwin Financial Corporation Dividend Reinvestment and Common Stock Purchase Plan. The information in this report is as of 9-11-07. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.
- Between 5-10-07 and 9-11-07, the reporting person acquired 773 shares of Irwin Financial Corporation common stock under the Irwin (3) Financial Corporation Employees' Stock Purchase Plan. The information in this report is as of 9-11-07. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.
- Includes 52 additional shares of Irwin Financial Corporation common stock aquired through broker-administered dividend reinvestment (4) with terms similar to the Irwin Financial Corporation Dividend Reinvestment Plan. The information in this report is as of 9-11-07. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.

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

Reporting Owners 2

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