IRWIN FINANCIAL CORP

Form 4

STOCK

COMMON

STOCK

November 05 2007

140 veiliber 03	, 2007							
FORM	OMB APPROVAL							
GI 1.11		Wash	nington, D.C. 20549		Number:	3235-0287		
Check this if no longe	\.				Expires:	January 31, 2005		
subject to Section 16	SIAIEME 5.	GES IN BENEFICIAL OW! SECURITIES	NERSHIP OF	Estimated a	average			
Form 5 obligations may contin	Form 4 or Form 5 obligations may continue. See Instruction 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							
(Print or Type Re	esponses)							
	ldress of Reporting Pe GREGORY F	Symbol	Name and Ticker or Trading TNANCIAL CORP [IFC]	5. Relationship of Reporting Person(s) to Issuer				
(Last)	(First) (Mic		Earliest Transaction	(Check	(Check all applicable)			
IRWIN FINA	ANCIAL	(Month/Da 11/02/200	y/Year)	Director 10% Owner Other (specify below) SVP and CFO				
	(Street)	4. If Amen	dment, Date Original	6. Individual or Joint/Group Filing(Check				
		Filed(Montl		Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
COLUMBUS	S, IN 47201			Person	ore than One Re	eporung		
(City)	(State) (Z	ip) Table	I - Non-Derivative Securities Acq	uired, Disposed of,	, or Beneficial	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8) (A) or	Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
COMMON			Code V Amount (D) Price					
STOCK				13,725 <u>(1)</u>	D			
COMMON				485 <u>(2)</u>	I	UGMA CUST		

FOR **CHILD** UGMA

CUST

FOR **CHILD**

486 (3)

I

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COMMON STOCK	11/02/2007	P	5,643	A	\$ 8.844	25,643	I	401K
COMMON STOCK						9,361 (4)	I	BY SPOUSE

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

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.

SEC 1474

(9-02)

9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr

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

1. Title of Derivative Security (Instr. 3)	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (Instr.	8)	5. DiNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	unt of rlying	8. Price of Derivative Security (Instr. 5)
			Code	v	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

EHLINGER GREGORY F IRWIN FINANCIAL CORPORATION 500 WASHINGTON STREET COLUMBUS, IN 47201

SVP and CFO

Signatures

/s/ Ellen Z. Mufson, Attorney in Fact for Gregory F.

Ehlinger 11/05/2007

**Signature of Reporting Person Date

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).
- (1) Includes 334 additional shares acquired under the Irwin Financial Corporation Employees' Stock Purchase Plan. The information in this report is as of 10/15/07. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.

Reporting Owners 2

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- Includes 5 additional shares acquired between 9/14/07 and 11/2/07 through participation in the Irwin Financial Corporation Dividend
 (2) Reinvestment and Common Stock Purchase Plan. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.
- Includes 5 additional shares acquired between 9/14/07 and 11/2/07 through participation in the Irwin Financial Corporation Dividend
 (3) Reinvestment and Common Stock Purchase Plan. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.
- Includes 5 additional shares acquired between 9/14/07 and 11/2/07 by the reporting person's spouse through participation in the Irwin (4) Financial Corporation Dividend Reinvestment and Common Stock Purchase Plan. 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. 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.