

IRWIN FINANCIAL CORP
Form 4
September 13, 2007

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN 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 *
MILLER WILLIAM I

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)
09/13/2007

Director 10% Owner
 Officer (give title below) Other (specify below)

Chairman and President

IRWIN FINANCIAL CORPORATION, 500 WASHINGTON STREET
(Street)

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

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

COLUMBUS, IN 47201

(City) (State) (Zip)

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

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
| | | | Code | V Amount (D) Price | | | |
| COMMON STOCK | | | | | 124,883 | D | |
| COMMON STOCK | | | | | 22,812 | I | BY DAUGHTERS (1) |
| COMMON STOCK | | | | | 5,160,592 | I | BY IFC TRUST (2) |
| COMMON STOCK | | | | | 5,176,038 | I | BY MARITAL TRUST II (3) |
| | 09/13/2007 | | P | 550 A | 15,175 | I | BY TRUST |

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| | | | | | | | | | |
|--------------|------------|--|---|-------|---|---------|--------|---|-------------------------|
| COMMON STOCK | | | | | | \$ 9.87 | | | |
| COMMON STOCK | 09/13/2007 | | P | 300 | A | \$ 9.88 | 15,475 | I | BY TRUST |
| COMMON STOCK | 09/13/2007 | | P | 100 | A | \$ 9.89 | 15,575 | I | BY TRUST |
| COMMON STOCK | 09/13/2007 | | P | 1,100 | A | \$ 9.9 | 16,675 | I | BY TRUST |
| COMMON STOCK | 09/13/2007 | | P | 200 | A | \$ 9.92 | 16,875 | I | BY TRUST |
| COMMON STOCK | 09/13/2007 | | P | 300 | A | \$ 9.93 | 17,175 | I | BY TRUST |
| COMMON STOCK | 09/13/2007 | | P | 400 | A | \$ 9.94 | 17,575 | I | BY TRUST |
| COMMON STOCK | 09/13/2007 | | P | 1,300 | A | \$ 9.95 | 18,875 | I | BY TRUST |
| COMMON STOCK | 09/13/2007 | | P | 5,900 | A | \$ 9.97 | 24,775 | I | BY TRUST ⁽⁴⁾ |

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.

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(9-02)

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) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Number of Derivative Securities Beneficially Owned Following Reported Transaction (Instr. 6) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|---|
| | | | | | | Date Exercisable | Expiration Date | Title | Amount or Number of Shares |
| | | | | | | Code | V | (A) | (D) |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|--|---------------|-----------|------------------------|-------|
| | Director | 10% Owner | Officer | Other |
| MILLER WILLIAM I IRWIN FINANCIAL CORPORATION 500 WASHINGTON STREET COLUMBUS, IN 47201 | X | X | Chairman and President | |

Signatures

/s/ Matthew F. Souza, Attorney in Fact for William I. Miller 09/13/2007

**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) As custodian for daughters of reporting person under the Uniform Transfers to Minors Act, reporting person expressly disclaims any beneficial ownership of the securities held for his children.
 - (2) The reporting person is the trustee of the trust. The reporting person disclaims beneficial ownership of the securities held in this trust except to the extent of his potential remainder interest therein.
 - (3) The reporting person is a trustee of the J. Irwin Miller Marital Trust II (Marital Trust II). The reporting person disclaims beneficial ownership of the securities held in this trust except to the extent of his potential remainder interest therein.
 - (4) Lynne M. Maguire, trustee of the 1998 William I. Miller Annual Exclusion Trust U/A dated 12/15/98. Mr. Miller disclaims beneficial ownership of the securities held by this Trust.

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.