#### IRWIN FINANCIAL CORP

Form 5

February 13, 2007

FORM	5									OMB AF	PROVAL		
UNITED STATES SECURITIES AND EXCHANGE COMMISSI							MMISSION	OMB Number:	3235-0362				
5 obligations may continue.			Washington, D.C. 20549						Expires:	January 31 2005			
				TATEMENT OF CHANGES IN BENE OWNERSHIP OF SECURITIES					ICIAL	Estimated a burden hour response	verage		
See Instruction 1(b). Form 3 Hold Reported Form 4 Transactions Reported	Filed Jings Section 1		of the l	Public Util	(a) of the Sectity Holding estment Con	Compan	у Ас	t of 19	act of 1934, 935 or Section	1			
1. Name and Address of Reporting Person * MCGINTY JOHN C JR			2. Issuer Name <b>and</b> Ticker or Trading Symbol IRWIN FINANCIAL CORP [IFC]					5. Relationship of Reporting Person(s) to Issuer					
(Last)					ment for Issuer's Fiscal Year Ended /Day/Year) 2006				(Check all applicable)  _X_ Director 10% Owner Officer (give title Other (specify				
C/O IRWIN F CORPORATI WASHINGTO	ION, 500							be	low)	below)			
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)				6.	6. Individual or Joint/Group Reporting					
									(check applicable line)				
COLUMBUS	, IN 4720	01						_	C_Form Filed by C Form Filed by M				
(City)	(State)	(Zi	p)	Table 1	I - Non-Deriva	ative Secur	ities .	Acquir	ed, Disposed of	, or Beneficial	ly Owned		
1.Title of Security (Instr. 3)			Execut any	tion Date, if Transaction		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)  (A) or			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	Ownership	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
COMMON STOCK	Â		Â		Â	Amount Â	Â	Price Â	14,121 (1)	D	Â		

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 2270 (9-02)

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1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Title	e and	8. Price of	
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amou	nt of	Derivative	
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securi	ties	(Instr. 5)	
	Derivative				Securities			(Instr.	3 and 4)		
	Security				Acquired						
					(A) or						
					Disposed						
					of (D)						
					(Instr. 3,						
					4, and 5)						
									Amount		
									or		
						Date	Expiration		Number		
						Exercisable	Date		of		
					(A) (D)				Shares		
					(4) (1)				SHales		

# **Reporting Owners**

Reporting Owner Name / Address	Relationships						
<b>.</b>	Director	10% Owner	Officer	Othe			
MCGINTY JOHN C JR							
C/O IRWIN FINANCIAL CORPORATION	â v	Â	â	â			
500 WASHINGTON STREET	AA	Α	Α	A			
COLUMBUS, IN 47201							

## **Signatures**

Reporting Person

/s/ John C.

McGinty, Jr.

\*\*Signature of 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).

Includes 185 additional shares acquired under the Irwin Financial Corporation Dividend Reinvestment and Common Stock Purchase Plan.

(1) The information in this report is as of 12/31/06. 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 provided 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.

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