IRWIN FINANCIAL CORP

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

Form 5

February 11, 2005

FORM	5							OMB AF	PPROVAL
. •	_	TATES SECURI			NGI	E CO	MMISSION	OMB Number:	3235-0362
Check this b		Wash	Washington, D.C. 20549					Expires:	January 31,
to Section 1 Form 4 or F 5 obligation may continu See Instruct 1(b).	6. ANNU s ae. ion Filed pursu dings Section 17(a)	ant to Section 16((a) of the Se ity Holding	CURIT curities E Compan	IES Excha y Ac	ange A	Act of 1934,	Estimated a burden hour response	
	ldress of Reporting Pe CK BRENDA J	Symbol	me and Ticke				Relationship of suer		
(Last)	(First) (Mic	(Month/Day	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2004				(Check all applicable) _X_ Director 10% Owner Officer (give title Other (specify		
C/O IRWIN I CORPORAT WASHINGT						be	low)	below)	
	(Street)	4. If Amend Filed(Month	lment, Date Or /Day/Year)	iginal		6.	Individual or Jo	int/Group Repo	_
COLUMBUS	S, IN 47201					_	(_Form Filed by (_Form Filed by M		
(City)	(State) (Z	Table 1	I - Non-Deriva	ative Secu	rities .	Acquir	ed, Disposed of	, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	le of 2. Transaction Date 2A. Deemed 3. 4. Securities (Month/Day/Year) Execution Date, if any Code Disposed of (Month/Day/Year) (Instr. 8) (Instr. 3, 4 are		equired (A) or Securities sposed of (D) Beneficies of Issuer Fiscal You		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
COMMON	•	•	^	Amount	or (D)	Price	4)		
STOCK	Â	Â	Â	Â	Â	Â	5,657	D	Â
Reminder: Repo	rt on a separate line fo	r each class of F	ersons who	respond	to th	e colle	ection of infor	mation	SEC 2270

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

contained in this form are not required to respond unless

the form displays a currently valid OMB control number.

(9-02)

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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)	
						(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
NON-QU. STOCK OPTION (right to buy)	\$ 13.6875	Â	Â	Â	Â	Â	(1)	04/29/2007	COMMON STOCK	1,120
NON-QU. STOCK OPTION (right to buy)	\$ 14.5	Â	Â	Â	Â	Â	(1)	02/23/2010	COMMON STOCK	287
NON-QU. STOCK OPTION (right to buy)	\$ 15.65	Â	Â	Â	Â	Â	(1)	02/13/2012	COMMON STOCK	3,300
NON-QU. STOCK OPTION (right to buy)	\$ 16.9687	Â	Â	Â	Â	Â	(1)	04/25/2010	COMMON STOCK	2,700
NON-QU. STOCK OPTION (right to buy)	\$ 17.0312	Â	Â	Â	Â	Â	(1)	12/31/2009	COMMON STOCK	2,036
NON-QU. STOCK OPTION (right to buy)	\$ 19.875	Â	Â	Â	Â	Â	(1)	06/30/2009	COMMON STOCK	820
NON-QU. STOCK OPTION	\$ 21.125	Â	Â	Â	Â	Â	(1)	12/31/2010	COMMON STOCK	1,785

(right to buy)										
NON-QU. STOCK OPTION (right to buy)	\$ 21.38	Â	Â	Â	Â	Â	(1)	04/24/2011	COMMON STOCK	2,400
NON-QU. STOCK OPTION (right to buy)	\$ 22.46	Â	Â	Â	Â	Â	(1)	04/24/2013	COMMON STOCK	2,500
NON-QU. STOCK OPTION (right to buy)	\$ 24.0937	Â	Â	Â	Â	Â	(1)	04/28/2009	COMMON STOCK	1,855
NON-QU. STOCK OPTION (right to buy)	\$ 25.68	Â	Â	Â	Â	Â	(1)	08/16/2014	COMMON STOCK	2,100
NON-QU. STOCK OPTION (right to buy)	\$ 28.1875	Â	Â	Â	Â	Â	(1)	04/20/2008	COMMON STOCK	560

Reporting Owners

Reporting Owner Name / Address	Relationships					
1	Director	10% Owner	Officer	Other		
LAUDERBACK BRENDA J C/O IRWIN FINANCIAL CORPORATION 500 WASHINGTON STREET	ÂX	Â	Â	Â		
COLUMBUS, IN 47201						

Signatures

/s/ Brenda J. Lauderback 02/10/2005

**Signature of Reporting Date Person

Reporting Owners 3

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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).
- 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 (1) 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. Grant of option was made to reporting person in transaction exempt under Rule 16b-3.

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.