

IRWIN FINANCIAL CORP
Form 3
February 10, 2006

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

OMB
Number: 3235-0104
Expires: January 31,
2005
Estimated average
burden hours per
response... 0.5

INITIAL STATEMENT OF 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 *

Â HALL THERESA L

(Last) (First) (Middle)

IRWIN FINANCIAL
CORPORATION,Â 500
WASHINGTON STREET

(Street)

COLUMBUS,Â INÂ 47201

(City) (State) (Zip)

2. Date of Event Requiring
Statement

(Month/Day/Year)

02/09/2006

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

4. Relationship of Reporting
Person(s) to Issuer

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

(Check all applicable)

___ Director ___ 10% Owner

X Officer ___ Other
(give title below) (specify below)

VP-Human Resources

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

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security
(Instr. 4)

2. Amount of Securities
Beneficially Owned
(Instr. 4)

3. Ownership
Form:
Direct (D)
or Indirect
(I)
(Instr. 5)

4. Nature of Indirect Beneficial
Ownership
(Instr. 5)

COMMON STOCK

2,971 ⁽¹⁾

D Â

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

SEC 1473 (7-02)

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information contained in this form are not
required to respond unless the form displays a
currently valid OMB control number.**

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

1. Title of Derivative Security
(Instr. 4)

2. Date Exercisable and
Expiration Date
(Month/Day/Year)

3. Title and Amount of
Securities Underlying
Derivative Security
(Instr. 4)

4. Conversion
or Exercise
Price of
Derivative

5. Ownership
Form of
Derivative
Security:

6. Nature of
Indirect Beneficial
Ownership
(Instr. 5)

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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (2)	02/13/2012	COMMON STOCK	6,800	\$ 15.65	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (2)	04/25/2010	COMMON STOCK	4,900	\$ 16.9687	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (2)	05/02/2015	COMMON STOCK	6,300	\$ 20.47	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (2)	04/24/2011	COMMON STOCK	4,800	\$ 21.38	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (2)	04/24/2013	COMMON STOCK	9,200	\$ 22.46	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (2)	04/28/2014	COMMON STOCK	5,100	\$ 23.89	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (2)	04/28/2009	COMMON STOCK	3,100	\$ 24.0937	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (2)	04/20/2008	COMMON STOCK	1,700	\$ 28.1875	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HALL THERESA L IRWIN FINANCIAL CORPORATION 500 WASHINGTON STREET COLUMBUS,Â INÂ 47201	Â	Â	Â VP-Human Resources	Â

Signatures

Theresa L. Hall 02/10/2006

____Signature of Date
Reporting Person

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 5(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 379 additional shares acquired under the Irwin Financial Corporation Dividend Reinvestment and Common Stock Purchase Plan.
- (1) The shares noted are as of December 31, 2005. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.
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
- (2) 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 is insufficient, *See* Instruction 6 for procedure.

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