

IRWIN FINANCIAL CORP  
 Form 5  
 February 12, 2008

**FORM 5**

**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).  
 Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL 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

1. Name and Address of Reporting Person \*  
**EHLINGER GREGORY F**  
 (Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol  
**IRWIN FINANCIAL CORP [IFC]**  
 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
**12/31/2007**

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)  
**SVP and CFO**

**IRWIN FINANCIAL CORPORATION, 500 WASHINGTON STREET**  
 (Street)

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

6. Individual or Joint/Group Reporting  
 (check applicable line)

**COLUMBUS, IN 47201**  
 (City) (State) (Zip)

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

**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)	Amount (A) or (D)	Price	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
COMMON STOCK	^	^	^	^	^	^	14,459 <sup>(1)</sup> <sub>(2)</sub>	D	^
COMMON STOCK	^	^	^	^	^	^	493 <sup>(3)</sup>	I	UGMA cust- child
COMMON STOCK	^	^	^	^	^	^	494 <sup>(4)</sup>	I	UGMA cust - child
COMMON	^	^	^	^	^	^	26,028 <sup>(5)</sup>	I	401(K)



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purchase of fractional shares. The number reported is the nearest whole number.

- (3) Between 11/03/07 and 12/31/07, the reporting person's UGMA custodial account acquired 8 shares of Irwin Financial Corporation common stock under the Irwin Financial Corporation Dividend Reinvestment and Common Stock Purchase Plan. The information in this report is as of 12/31/07. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.

- (4) Between 11/03/07 and 12/31/07, the reporting person's UGMA custodial account acquired 8 shares of Irwin Financial Corporation common stock under the Irwin Financial Corporation Dividend Reinvestment and Common Stock Purchase Plan. The information in this report is as of 12/31/07. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.

- (5) Includes 385 additional shares acquired through participation in the Irwin Financial Corporation Employees' Savings Plan (401-K Plan). Shares noted are as of 12/31/07. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number of shares.

- (6) Includes 8 additional shares acquired between 11/03/07 and 12/31/07 by reporting person's spouse through participation in the Irwin 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 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.