

ODDEN LANCE R  
Form 4  
January 03, 2003

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| FORM 4 | UNITED STATES SECURITIES AND EXCHANGE<br>COMMISSION<br>Washington, D.C. 20549<br><br>STATEMENT OF CHANGES IN BENEFICIAL<br>OWNERSHIP<br><br>Filed pursuant to Section 16(a) of the Securities Exchange Act of<br>1934, Section 17(a) of the Public Utility Holding Company Act of 1935<br>or Section 30(f) of the Investment Company Act of 1940 | <p style="text-align: center;"><u>OMB</u><br/><u>APPROVAL</u></p> OMB Number:<br>3235-0287<br>Expires: January<br>31, 2005<br>Estimated<br>average burden<br>hours per<br>response. . . .<br>0.5 |
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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).  
(Print or Type Responses)

|   |   |   |
|---|---|---|
| 1. Name and Address of Reporting Person*<br><br><b>ODDEN, LANCE R.</b><br>(Last) (First) (Middle) | 2. Issuer Name and Ticker or Trading Symbol<br><b>Irwin Financial Corporation (IFC)</b> | 6. Relationship of Reporting Person(s) to Issuer<br><br>(Check all applicable)<br><br><input checked="" type="checkbox"/> Director<br><br><input type="checkbox"/> 10% owner<br><input type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other<br>(Specify below) |
| <b>500 Washington Street</b><br>(Street)  | 3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)           | 4. Statement for (Month/Day/Year)<br><b>01/02/2003</b>  |
| <b>Columbus, IN 47201</b><br>(City) (State) (Zip)   | 5. If Amendment, Date of Original (Month/Day/Year)                                      | 7. Individual or Joint Group Filing (Check Applicable Line)<br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br><input type="checkbox"/> Form filed by More than One Reporting Person  |

Table 1 - 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 at End of Month (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  | (A) or (D) | Price      |   |  |   |
| COMMON STOCK                    | 01/02/03                             |  | J                              |   | 1,924<br>(1)  | A          | \$16.50000 | 18,134  | D  |   |

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| <p>Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. *If the form is filed by more than one reporting person, see Instruction 4(b)(v).<br/>                 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 control number.</p> | <p>Page 1 of 3<br/>                 SEC<br/>                 1474(3-99)</p> |
|---|---|

FORM 4 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (continued)  
 (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 at End of Month (Instr. 4) | 10. Shares of Derivative Securities Owned at End of Month (Instr. 4) |
|--|--|--------------------------------------|--|--------------------------------|---|---|-----|--|-----------------|---|--|--|--|
|  |  |                                      |  | Code                           | V | (A)   | (D) | Date Exercisable   | Expiration Date |   |  |  |  |
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Explanation of Responses: **See continuation page(s) for footnotes**

/S/

01/02/03

\_\_\_\_\_  
 \*\*Signature of Reporting Person

\_\_\_\_\_  
 Date

BY: STEVEN R. SCHULTZ, ATTORNEY IN  
 FACT  
 FOR: LANCE R. ODDEN

\*\*Intentional misstatements or omissions of facts constitute Federal  
 Criminal Violations.  
 See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a)

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FORM 4 (continued)  
 ODDEN, LANCE R..  
 500 Washington Street  
 Columbus IN 47201

Irwin Financial Corporation (IFC)  
 01/02/2003

FOOTNOTES:

(1) Shares reported were acquired pursuant to the Irwin Financial Corporation 1999 Outside Director Restricted Stock Compensation Plan in lieu of cash payment for services as a director of the Company. The reporting person has direct voting power with respect to the shares reported but no investment power until ownership of the shares vest pursuant to the Plan and certain holding periods set forth in the Plan expire.