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IRWIN FINANCIAL CORPORATION

Form 424B3

July 27, 2001

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File No. 2-72249

PROSPECTUS SUPPLEMENT NO. 1 DATED JUNE 14, 2001  
TO PROSPECTUS DATED APRIL 4, 1994

IRWIN FINANCIAL CORPORATION

DIVIDEND REINVESTMENT AND COMMON STOCK PURCHASE PLAN

This Prospectus Supplement should be read in conjunction with the Prospectus dated April 4, 1994 (the "Prospectus"). The first sentence of the second paragraph under the caption "Statement of Available Information" on page 2 of the Prospectus is superceded by the following sentence:

National City Bank, Cleveland, Ohio acts as the transfer agent for the Common Stock of the Company and administers the Plan (the "Transfer Agent").

THESE SECURITIES HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE SECURITIES AND EXCHANGE COMMISSION NOR HAS THE COMMISSION PASSED UPON THE ACCURACY OF THE PROSPECTUS OR THIS PROSPECTUS SUPPLEMENT. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

Dated June 14, 2001