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IRWIN FINANCIAL CORPORATION  
Form 8-A12B  
September 16, 2002

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549

FORM 8-A

REGISTRATION OF CERTAIN CLASSES OF SECURITIES  
PURSUANT TO SECTION 12(b) OR 12(g) OF THE  
SECURITIES EXCHANGE ACT OF 1934

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| <p>IRWIN FINANCIAL CORPORATION<br/>(Exact Name of Registrant<br/>as Specified in Its Charter)</p> <p>INDIANA<br/>(State of Incorporation<br/>or Organization)</p> <p>35-1286807<br/>(I.R.S. Employer Identification No.)</p> <p>500 WASHINGTON STREET<br/>COLUMBUS, INDIANA 47201<br/>(Address of Principal<br/>Executive Offices)</p> | <p>IFC CAPITAL TRUST VI<br/>(Exact Name of Registrant<br/>as Specified in Its Charter)</p> <p>DELAWARE<br/>(State of Incorporation<br/>or Organization)</p> <p>APPLIED FOR<br/>(I.R.S. Employer Identification No.)</p> <p>500 WASHINGTON STREET<br/>COLUMBUS, INDIANA 47201<br/>(Address of Principal<br/>Executive Offices)</p> |
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If this form relates to the registration of a class of securities pursuant to Section 12(b) of the Exchange Act and is effective pursuant to General Instruction A.(c), please check the following box.

If this form relates to the registration of a class of securities pursuant to Section 12(g) of the Exchange Act and is effective pursuant to General Instruction A.(d), please check the following box.

Securities to be Registered Pursuant to Section 12(b) of the Act:

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|---|---|
| <p>Title of Each Class<br/>to be so Registered:<br/>-----<br/>_____% Cumulative Trust Preferred<br/>Securities (and the Guarantee with respect<br/>thereto)</p> | <p>Name of Each Exchange on Which<br/>Each Class is to be Registered:<br/>-----<br/>New York Stock Exchange</p> |
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Securities to be Registered Pursuant to Section 12(g) of the Act: None

INFORMATION REQUIRED IN REGISTRATION STATEMENT

ITEM 1. DESCRIPTION OF REGISTRANT'S SECURITIES TO BE REGISTERED.

The description of IFC Capital Trust VI's \_\_\_\_% Cumulative Trust Preferred Securities (the "Trust Preferred Securities") and Irwin Financial Corporation's guarantee (the "Guarantee") being registered hereby is incorporated herein by reference to the information contained under the captions

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"Description of the Preferred Securities," "Description of the Debentures" and "Description of the Guarantee" in the Prospectus that forms part of the Registration Statement (Registration No. 333-99597 and Registration No. 333-99597-01) filed by Irwin Financial Corporation and IFC Capital Trust VI with the Securities and Exchange Commission (the "Commission") on September 13, 2002 under the Securities Act of 1933, as amended. Definitive copies of the Prospectus describing the Trust Preferred Securities will be filed pursuant to Rule 424(b) or pursuant to an amendment to the Registration Statement under the Securities Act of 1933 and the above-referenced sections therein shall be incorporated by reference into this registration statement on Form 8-A.

### ITEM 2. EXHIBITS.

All exhibits required by the Instruction to Item 2 will be provided to the New York Stock Exchange.

- 2.1 Certificate of Trust of IFC Capital Trust VI (incorporated by reference to Exhibit 4.8 to the Registration Statement).
- 2.2 Trust Agreement of IFC Capital Trust VI (incorporated by reference to Exhibit 4.9 to the Registration Statement).
- 2.3 Form of Amended and Restated Trust Agreement of IFC Capital Trust VI (incorporated by reference to Exhibit 4.10 to the Registration Statement).
- 2.4 Form of Preferred Securities Certificate of IFC Capital Trust VI (incorporated by reference to Exhibit 4.11 to the Registration Statement which is included as Exhibit D to Exhibit 4.10 to the Registration Statement).
- 2.5 Form of Preferred Securities Guarantee Agreement of IFC Capital Trust VI (incorporated by reference to Exhibit 4.12 to the Registration Statement).
- 2.6 Form of Indenture for Junior Subordinated Debentures (incorporated by reference to Exhibit 4.7 to the Registration Statement).
- 2.7 Form of Junior Subordinated Debenture (incorporated by reference to Exhibit 4.14 to the Registration Statement which is included as Exhibit A to Exhibit 4.7 to the Registration Statement).

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### SIGNATURE

Pursuant to the requirements of Section 12 of the Securities Exchange Act of 1934, the registrant has duly caused this registration statement to be signed on its behalf by the undersigned, thereunto duly authorized.

Dated: September 13, 2002

IRWIN FINANCIAL CORPORATION

By: /s/ Gregory F. Ehlinger

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Gregory F. Ehlinger  
Senior Vice President and

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Chief Financial Officer

IFC CAPITAL TRUST VI

By: /s/ William I. Miller

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William I. Miller, as Trustee

By: /s/ Jody A. Littrell

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Jody A. Littrell, as Trustee

By: /s/ Gregory F. Ehlinger

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Gregory F. Ehlinger, as Trustee