

Mail Stop 4561

July 27, 2007

Mr. William I. Miller
Chairman of the Board
and Chief Executive Officer
Irwin Financial Corporation
500 Washington Street
Columbus, Indiana 47201

**Re: Irwin Financial Corporation
Form 10-K for Fiscal Year Ended December 31, 2006**

Dear Mr. Miller:

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Paul Cline
Senior Accountant