FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL OMB Number: Estimated average burden hours per response: 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person*  GRAY JAMES W						2. Issuer Name <b>and</b> Ticker or Trading Symbol RENASANT CORP [ RNST ]										heck all		cable)	ıg Per	son(s) to Iss	
(Last)	c) (First) (Middle)					3. Date of Earliest Transaction (Month/Day/Year) 01/17/2006											oelow)	icer (give title ow) or. Executive Vic		Other (s below) President	`
(Street)						4. If Amendment, Date of Original Filed (Month/Day/Year) 01/19/2006										Individual or Joint/Group Filing (Check Applicable Line)     X Form filed by One Reporting Person					
(City) (State) (Zip)																Form filed by More than One Reporting Person					
		Tab	le I - Noi	า-Deriv	/ative	Sec	uritie	s Ac	qui	ired, C	Disp	osed o	of, or I	Bene	eficia	lly Ov	vnec	1			
1. Title of Security (Instr. 3)  2. Transac Date (Month/Da						ar) E	2A. Deemed Execution Date, if any (Month/Day/Year)			Code (Instr.		4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4 5)				4 and Securiti Benefic		es Formula (D) Following (I)		n: Direct or Indirect nstr. 4)	7. Nature of Indirect Beneficial Ownership
									[	Code	v	Amount	mount (A) or Pri		Price	Transact (Instr. 3 a		tion(s)			(Instr. 4)
Common Stock 01/17/							2006			A		1,000	1,000 <sup>(3)</sup> A		(4)		1,000			D	
		Т	able II -									sed of				y Owr	ned				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deeme Execution if any (Month/Da	Date,	Code (In				6. Date Exercisal Expiration Date (Month/Day/Year				7. Title and Amount of Securities Underlying Derivative Secur (Instr. 3 and 4)			8. Price of Derivative Security (Instr. 5)		9. Number derivative Securities Beneficiall Owned Following Reported Transactio (Instr. 4)	ly	Ownership Form: Direct (D) or Indirect (I) (Instr. 4	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					Code	v	(A)	(D)	Date Exe	e rcisable		piration ate	Title	or Nu of	umber						
Employee Stock Option (Right to buy)	\$32.9 <sup>(1)</sup>	01/17/2006			A		5,000			(2)		(2)	Commo Stock	<sup>in</sup> 5	5,000	\$32	2.9	26,000	)	D	

## **Explanation of Responses:**

- 1. The conversion or exercise price is one for one.
- 2. Equal installments of 33 1/3 of the option shares granted will be available for exercise upon completion of one, two, and three years service measured from January 1, 2007, respectively. The options expire ten 10 years from the grant date.
- 3. This is a performance based restricted stock grant available January 1, 2007, if certain performance criteria is met.
- 4. Not applicable, award of restricted stock.

JAMES W GRAY

\*\* Signature of Reporting Person

02/01/2006

Date

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

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.