FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

wasiiiigioii,	D.C.	20549	

wasiiiigidii, b.C. 20049	OMB APPRO		
STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP	OMB Number:	3235	

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OMB Number:	3235-0287									
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

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	nd Address of	Reporting Person*	,						Ticker or Trad						all applica Director	able)	g Perso	on(s) to Issu	vner
(Last)	(F	irst)	(Middle)			3. Date of Earliest Transaction (Month/Day/Year) 01/15/2008								X Officer (give title below) Other (specify below) Sr Exec Vice President & CFO					·
(Street)					4.	4. If Amendment, Date of Original Filed (Month/Day/Year)							6. Individual or Joint/Group Filing (Check Applicable Line)						
(Cit.)	/2	'toto'	(7in)										X	X Form filed by One Reporting Person					
(City) (State) (Zip)													Form filed by More than One Reporting Person						
		Та	ble I - Nor	n-Deriv	ativ/	ve S	ecuriti	es A	Acquired,	Dis	oosed of	, or Ben	eficia	ally (Owned				
· · · · · ·		2. Transaction Date (Month/Day/Year)			2A. Deemed Execution Date, if any (Month/Day/Year)		Code (e, Transaction Disposed O Code (Instr.		es Acquired (A) or Of (D) (Instr. 3, 4 and 5)			Beneficially Owned Following Reported		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	•	Transaction(s) (Instr. 3 and 4)				
Common	Stock														2,024.13		D		
Common	Stock (Res	tricted)													1,500(1)		D		
Common													lacksquare		22,572		I		By 401K
Common	Stock (Res	tricted)		01/15	5/20	80			A		1,500	A	\$17	7.63	1,50	00(1)		D	
									equired, D						wned				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution D if any (Month/Day/	ate, Ti	ransa ode (action Instr.	5. Num of Deriva Securi Acquir (A) or Dispos of (D) (Instr. and 5)	tive ties red	Expiration Date (Month/Day/Year) Of Securities Underlying Derivative Se (Instr. 3 and 4				ies g Securi nd 4)	Derivative Security (Instr. 5)		9. Numbe derivative Securities Beneficia Owned Following Reported Transacti (Instr. 4)	e s illy	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				c	ode	v	(A)	(D)	Date Exercisable	Ex Da	piration ate	Title	Amou or Numb of Share	er					
Phantom Stock	(2)								(2)	T	(2)	Common Stock	417.	75		417.7	5	D	
Stock Options (Right to Buy)	\$15.65								01/01/2003 ⁽³) 01	/01/2012 ⁽³⁾	Common Stock	7,87	'5		7,875	5	D	
Stock Options (Right to Buy)	\$18.77								01/01/2004 ⁽³) 01	/01/2013 ⁽³⁾	Common Stock	7,87	'5		7,875	5	D	
Stock Options (Right to Buy)	\$22.23								01/01/2005 ⁽³) 01	/01/2014 ⁽³⁾	Common Stock	7,87	'5		7,875	5	D	
Stock Options (Right to Buy)	\$22.77 ⁽³⁾								01/01/2006 ⁽³) 01	/01/2015 ⁽³⁾	Common Stock	7,87	75		7,875	5	D	
Stock Options (Right to Buy)	\$21.93 ⁽³⁾								01/01/2007 ⁽³) 01	/01/2016 ⁽³⁾	Common Stock	7,50	00		7,500)	D	
Stock Options (Right to Buy)	\$30.63 ⁽³⁾								01/01/2008 ⁽³) 01	/01/2017 ⁽³⁾	Common Stock	7,50	00		7,500)	D	
Stock Options (Right to	\$17.63 ⁽³⁾	01/15/2008			A		7,500		01/01/2009 ⁽³) 01	/01/2018 ⁽³⁾	Common Stock	7,50	00	\$17.63	7,500	0	D	

Explanation of Responses:

- 1. This is a target amount of a performance based restricted stock grant available at the end of the performance cycle if certain performance criteria is met. Any adjustments to the target award will be reported at the time of the actual determination of performance as compared to the applicable threshold, target and maximum performance objectives. In no event, however, will the number of shares awarded exceed 150% of the number of shares of the target award. The share price will be determined on the close of business of the end of the performance cycle.
- 2. The phantom stock units are accrued under the Renasant DSU Plan. The units are settled 100% in the Company's common stock upon the reporting person's retirement or upon approved hardship reasons. The conversion or exercise price is one phantom stock unit for one share of the Company's common stock.
- 3. Beginning with the issue date, equal installments of 33 1/3 of the option shares granted will be available for exercise upon completion of one, two, and three years of service measured from date of grant,

respectively. The options expire ten (10) years from the grant date.

Stuart Johnson

01/17/2008

** Signature of Reporting Person

n 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.