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HEYER RIC	CHARD										
Form 4											
November 1	_ ´ _								0145		
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION								т	OMB APPROVAL		
Check this box							OMB Number:	3235-0287			
if no lon					NEDSHIDOE	Expires:	January 31, 2005				
subject to Section 16. Form 4 or				NGES IN BENEFICIAL OWN SECURITIES				NERSHIF OF	Estimate burden h	•	
Form 4 or Form 5 obligations may continue.response0.5See Instruction 1(b).Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 19400.5											
(Print or Type	Responses)										
HEYER RICHARD Symbol				er Name and Ticker or Trading SANT CORP [RNST]				5. Relationship of Reporting Person(s) to Issuer			
(Last)	(First) (I	Middle)		of Earliest Transaction				(Check all applicable)			
				/Day/Year)				X_ Director 10% Owner Officer (give title Other (specify below) below)			
			endment, Date Original onth/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person 				
(City)	(State)	(Zip)	Tab	le I - Non-	Derivative	e Secu	rities Ac	quired, Disposed o	of, or Benefic	ially Owned	
1.Title of Security (Instr. 3)	y (Month/Day/Year) Execution Date, if			3. 4. Securities Acquired Transactior(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8) (A) or				5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code V	Amount		Price	(Instr. 3 and 4)			
Common Stock	11/18/2008			Р	750	А	\$ 17.78	9,062.487	D		
Common Stock	11/18/2008			Р	500	А	\$ 17.81	1,442.164	I	spouse	
Common Stock	11/18/2008			Р	450	А	\$ 17.81	450	Ι	Cust for children	
Common Stock								1,103.831	Ι	Irrevocable Trust	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)

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required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	7. Title and A Underlying S (Instr. 3 and	Securities	8. Price Derivati Security (Instr. 5
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Phantom Stock	<u>(1)</u>				(1)	(1)	Common	2,825.12	

Reporting Owners

Reporting Owner Name / Address	Relationships						
1	Director	10% Owner	Officer	Other			
HEYER RICHARD							
P. O. BOX 709	Х						
TUPELO, MS 38802							
Signatures							

Richard Heyer11/19/2008**Signature of
Reporting PersonDate

Explanation of Responses:

- * 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).
- The phantom stock units are accrued under the Renasant DSU Plan. The units are settled 100% in the Company's common stock upon the (1) reporting person's retirement or upon approved hardship reasons. The conversion price is one phantom stock unit for one share of the
- Company's common stock. Dividends are paid quarterly and reinvested on the phantom stock.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.