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RENASAN Form 4 April 04, 20								
FORM	ЛЛ					OMB A	PPROVAL	
UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549							3235-0287	
Check t if no lor subject Section Form 4 Form 5 obligati may con	nger to 16. or Filed pur ons Section 17(suant to Section a) of the Public	SECUI 16(a) of th Utility Hol	BENEFICIAL OV RITIES ne Securities Exchan Iding Company Act	nge Act of 1934, of 1935 or Sectio	Expires: Estimated a burden hou response	urs per	
<i>See</i> Inst 1(b).	ruction	30(n) of the	Investmen	t Company Act of 1	940			
(Print or Type	Responses)							
1. Name and HEYER R	Symbo	l	d Ticker or Trading ORP [RNST]	5. Relationship of Reporting Person(s) to Issuer				
(Mor			of Earliest T /Day/Year) /2006	ransaction	(Check all applicable) <u>X</u> Director Officer (give title 10% Owner below) Other (specify below)			
(Street)			nendment, D lonth/Day/Yea	-	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) Ta	ble I - Non-	Derivative Securities A	cquired, Disposed of	, or Beneficia	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Code (Instr. 8)	4. Securities onAcquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or	SecuritiesFBeneficially(1)Owned(1)	. Ownership form: Direct D) or Indirect I) Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Amount (D) Price				
Reminder: Re	port on a separate line	e for each class of se	curities bene	information cont required to respo	or indirectly. pond to the collec ained in this form ond unless the form ntly valid OMB con	are not n	SEC 1474 (9-02)	

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5. Number of	6. Date Exercisable and	7. Title and Amount of	8. Pr
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	orDerivative	Expiration Date	Underlying Securities	Deri
Security	or Exercise		any	Code	Securities	(Month/Day/Year)	(Instr. 3 and 4)	Secu
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Acquired (A)			(Inst

number.

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Derivative Security			or Disposed of (D) (Instr. 3, 4, and 5)								
			Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Phantom Stock	(1)	03/31/2006	А		147.79 (1)		<u>(1)</u>	(1)	Common Stock	147.79	\$3

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
HEYER RICHARD	Х					

Signatures

Richard Heyer, 04/04/2006 Jr. <u>**</u>Signature of Date Reporting Person

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 or exercise price is one phantom stock unit for one share of the Company's common 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.