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PINNACLE FINANCIAL PARTNERS INC
Form 13F-HR
May 08, 2008

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: March 31, 2008

Check here if Amendment [] ; Amendment Number: -----

This Amendment (Check only one): [] is a restatement.
[] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: [PINNACLE FINANCIAL PARTNERS, INC.]
Address: 211 Commerce Street
Suite 300
Nashville, TN 37201

Form 13F File Number: 28-12761

The institutional investment manager filing this report and the person by whom it is signed hereby represents that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Harold R. Carpenter
Title: Chief Financial Officer
Phone: 615-744-3742

Signature, Place, and Date of Signing:

Harold R. Carpenter Nashville, Tennessee May 8, 2008

Report Type (Check only one.):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings from this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

FORM 13F FILE NUMBER NAME

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28-

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0
 Form 13F Information Table Entry Total: 359
 Form 13F Information Table Value Total: \$115,517
 (thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

NONE

NO. FORM 13F FILE NUMBER NAME

28-

FORM 13F INFORMATION TABLE

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/Call	Investment Discretion
AGL Res Inc.	COM	1204106	94	2750	SH		OTHER
AGL Res Inc.	COM	1204106	702	20450	SH		SOLE
AT&T INCORPORATED	COM	1957109	215	5606	SH		SOLE
ABBOTT LABS	COM	2824100	61	1100	SH		OTHER
ABBOTT LABS	COM	2824100	552	10000	SH		SOLE
Aberdeen Asia-Pacific	M	3009107	31	5000	SH		SOLE
Aegon N V Ord Amer Reg	ORD AMER REG	7924103	27	1845	SH		SOLE
Air Prods & Chems Inc	COM	9158106	12	125	SH		OTHER
Air Prods & Chems Inc	COM	9158106	724	7869	SH		SOLE
Alcoa Inc.	COM	13817101	76	2118	SH		OTHER
Alcoa Inc.	COM	13817101	1883	52205	SH		SOLE
Alcatel Sponsored Adr	SPONSORED ADR	13904305	0	19	SH		SOLE
Allstate Corp Com	COM	20002101	95	1987	SH		SOLE
American Electric Power	COM	25537101	40	960	SH		SOLE
American International Grp Inc.	COM	26874107	429	9913	SH		SOLE
Amgen Inc.	M	31162100	11	266	SH		OTHER
Amgen Inc.	M	31162100	88	2108	SH		SOLE
Anadarko Pete Corp	COM	32511107	856	13579	SH		SOLE
Analog Devices Incorporated	COM	32654105	10	350	SH		OTHER

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Analog Devices Incorporated	COM	32654105	213	7200	SH	SOLE
Anheuser Busch Cos Inc	COM	35229103	70	1483	SH	OTHER
Anheuser Busch Cos Inc	COM	35229103	708	14916	SH	SOLE
Aon Corp	COM	37389103	42	1050	SH	OTHER
Aon Corp	COM	37389103	661	16437	SH	SOLE
Apache Corp Com	COM	37411105	122	1010	SH	OTHER
Apache Corp Com	COM	37411105	1327	10985	SH	SOLE
Apple, Inc	M	37833100	15	105	SH	OTHER
Apple, Inc	M	37833100	876	6102	SH	SOLE
Archer-Daniels Midland	COM	39483102	12	300	SH	OTHER
Archer-Daniels Midland	COM	39483102	280	6800	SH	SOLE
Atmos Energy Corp Com	COM	49560105	31	1230	SH	OTHER
Atmos Energy Corp Com	COM	49560105	49	1935	SH	SOLE
Automatic Data Processing Inc.	COM	53015103	30	699	SH	OTHER
Automatic Data Processing Inc.	COM	53015103	317	7473	SH	SOLE
BJ Services Co	COM	55482103	24	850	SH	OTHER
BJ Services Co	COM	55482103	309	10850	SH	SOLE
BP Plc Sponsored ADR	SPONSORED ADR	55622104	85	1402	SH	OTHER

Page 1 of 10

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/Call	Investment Discretion
BP Plc Sponsored ADR	SPONSORED ADR	55622104	162	2673	SH		SOLE
BP Prudhoe Bay Royalty Trust	UNIT BEN INT	55630107	47	500	SH		SOLE
Baker Hughes Inc. Com	COM	57224107	69	1000	SH		SOLE
Bancorpsouth Inc. Com	COM	59692103	46	2000	SH		OTHER
Bancorpsouth Inc. Com	COM	59692103	58	2500	SH		SOLE
Bank of America Corporation New	COM	60505104	136	3576	SH		OTHER
Bank of America Corporation New	COM	60505104	1311	34571	SH		SOLE
NATIONSBANK CORPORATION DEBENT	COM	63701710	432	252880	SH		SOLE
Bank of New York Mellon Corp	COM A	64058100	4	100	SH		OTHER
Bank of New York Mellon Corp	COM A	64058100	474	11352	SH		SOLE
Baxter Intl Inc	COM	71813109	31	536	SH		OTHER
Baxter Intl Inc	COM	71813109	1147	19843	SH		SOLE
Becton Dickinson & Co.	COM	75887109	21	250	SH		OTHER
Becton Dickinson & Co.	COM	75887109	507	5900	SH		SOLE
Bed Bath And Beyond	M	75896100	15	500	SH		OTHER
Berkshire Hathaway Inc.	CL A	84670108	133	1	SH		SOLE
Berkshire Hathaway Inc Del Cl B	CL B	84670207	81	18	SH		SOLE
Best Buy Inc. Com	COM	86516101	19	450	SH		OTHER
Best Buy Inc. Com	COM	86516101	108	2600	SH		SOLE
BHP Billiton Ltd Sponsored ADR	SPONSORED ADR	88606108	35	525	SH		SOLE

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Boeing Co. Com	COM	97023105	84	1130	SH	SOLE
Bristol Myers Squibb Co. Com	COM	110122108	26	1200	SH	OTHER
Bristol Myers Squibb Co. Com	COM	110122108	491	23040	SH	SOLE
CBS Corp New CL B	CL B	124857202	22	1000	SH	SOLE
CVS CAREMARK CORPORATION	COM	126650100	83	2050	SH	OTHER
CVS CAREMARK CORPORATION	COM	126650100	740	18276	SH	SOLE
Caterpillar Inc. Del Com	COM	149123101	133	1700	SH	SOLE
Celgene Corporation	COM	151020104	23	368	SH	OTHER
Celgene Corporation	COM	151020104	769	12542	SH	SOLE
Chevrontexaco Corp	COM	166764100	156	1824	SH	OTHER
Chevrontexaco Corp	COM	166764100	1041	12198	SH	SOLE
China Telecom ADR-h Sponsored ADR Repstg H Shs	SPON ADR H SHS	169426103	33	525	SH	SOLE
Citigroup Inc.	COM	172967101	23	1064	SH	OTHER
Citigroup Inc.	COM	172967101	1095	51112	SH	SOLE
Coach Inc.	COM	189754104	3	100	SH	SOLE
Coca Cola Co Com	COM	191216100	33	550	SH	OTHER
Coca Cola Co Com	COM	191216100	1248	20500	SH	SOLE

Page 2 of 10

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/Call	Investment Discretion
Colgate Palmolive Co.	COM	194162103	97	1243	SH		OTHER
Colgate Palmolive Co.	COM	194162103	674	8651	SH		SOLE
Constellation Energy Group	COM	210371100	36	410	SH		OTHER
Constellation Energy Group	COM	210371100	773	8752	SH		SOLE
Corning Inc. Com	COM	219350105	24	1000	SH		OTHER
Cortex Pharmaceuticals	COM NEW	220524300	0	250	SH		SOLE
Danaher Corp Del Com	COM	235851102	103	1350	SH		SOLE
Deere & Co Com	COM	244199105	32	400	SH		OTHER
Diamonds Trust series I	UNIT SER 1	252787106	22	180	SH		SOLE
Disney Walt Co Com Disney	COM DISNEY	254687106	118	3771	SH		SOLE
R.R.Donnelley&sons Common	COM	257867101	26	850	SH		OTHER
Dow Chemical Co.	COM	260543103	23	636	SH		OTHER
Dow Chemical Co.	COM	260543103	934	25344	SH		SOLE
Du Pont E I De Nemours & Co Com	COM	263534109	192	4099	SH		OTHER
Du Pont E I De Nemours & Co Com	COM	263534109	504	10781	SH		SOLE
E M C Corp Mass Com	COM	268648102	48	3345	SH		OTHER
E M C Corp Mass Com	COM	268648102	816	56900	SH		SOLE
Eaton Corp Common	COM	278058102	239	3000	SH		SOLE
FPL Group Inc	COM	302571104	96	1529	SH		OTHER
FPL Group Inc	COM	302571104	889	14168	SH		SOLE
First Horizon Natl Corp common	COM	320517105	68	4837	SH		SOLE
Fiserv Inc common	M	337738108	63	1310	SH		SOLE
Ford Mtr Co Del Com Par \$0.01	COM PAR \$0.01	345370860	1	174	SH		SOLE
Fording Cdn Coal Tr Tr							

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Unit	TR UNIT	345425102	39	750	SH	OTHER
Fording Cdn Coal Tr Tr						
Unit	TR UNIT	345425102	38	720	SH	SOLE
Fortune Brands, Inc	COM	349631101	28	400	SH	OTHER
Fortune Brands, Inc	COM	349631101	38	550	SH	SOLE
General Dynamics Corp	COM	369550108	85	1020	SH	SOLE
General Elec Co	COM	369604103	204	5515	SH	OTHER
General Elec Co	COM	369604103	3358	90735	SH	SOLE
General Mls Inc Com	COM	370334104	13	224	SH	SOLE
Gilead Sciences	M	375558103	48	940	SH	OTHER
Gilead Sciences	M	375558103	1156	22439	SH	SOLE
Goodrich Corporation	COM	382388106	40	700	SH	OTHER
Goodrich Corporation	COM	382388106	1340	23300	SH	SOLE
Hanesbrands Common	COM	410345102	15	500	SH	SOLE
Hartford Finl Svcs Group	COM	416515104	702	9266	SH	SOLE

Page 3 of 10

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/Call	Investment Discretion
Healthsouth Common New	COM NEW	421924309	7	400	SH		SOLE
Heinz H J Co common	COM	423074103	29	625	SH		OTHER
HEWLETT PACKARD COMPANY	COM	428236103	66	1450	SH		OTHER
HEWLETT PACKARD COMPANY	COM	428236103	147	3210	SH		SOLE
Home Depot Inc.	COM	437076102	46	1630	SH		OTHER
Home Depot Inc.	COM	437076102	711	25411	SH		SOLE
Honeywell Intl Inc.	COM	438516106	62	1100	SH		OTHER
Honeywell Intl Inc.	COM	438516106	1131	20050	SH		SOLE
ITT Corporation	COM	450911102	21	400	SH		SOLE
ILLINOIS TOOL WKS INCORPORATED	COM	452308109	19	400	SH		OTHER
ILLINOIS TOOL WKS INCORPORATED	COM	452308109	2	50	SH		SOLE
Intel Corp Com	COM	458140100	27	1260	SH		OTHER
Intel Corp Com	COM	458140100	751	35466	SH		SOLE
International Business Mach	COM	459200101	46	400	SH		OTHER
International Business Mach	COM	459200101	915	7945	SH		SOLE
International Paper Co.	COM	460146103	35	1300	SH		OTHER
International Paper Co.	COM	460146103	317	11650	SH		SOLE
ISHARES INCORPORATED MSCI	COM	464286400	12	154	SH		SOLE
ISHARES TR MSCI EMERG MKT	COM	464287234	29	218	SH		SOLE
Ishares Tr S&P500/Bar Growth Index	S&P500 GRW	464287309	10	160	SH		OTHER
Ishares Tr S&P500/Bar Growth Index	S&P500 GRW	464287309	1759	28056	SH		SOLE
Ishares Tr S&P500/Bar Value Index	S&P 500 VALUE	464287408	8	120	SH		OTHER
Ishares Tr S&P500/Bar Value Index	S&P 500 VALUE	464287408	2232	32241	SH		SOLE
Ishares Tr MSCI EAFE Index	MSCI EAFE IDX	464287465	184	2564	SH		OTHER
Ishares Tr MSCI EAFE Index	MSCI EAFE IDX	464287465	5464	75992	SH		SOLE
Ishares Tr S&P Midcap 400							

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Index	S&P MIDCAP 400	464287507	2	24	SH	OTHER
Ishares Tr S&P Midcap 400						
Index	S&P MIDCAP 400	464287507	176	2265	SH	SOLE
Ishares Tr Russell 1000						
Value Index	RUSSELL1000VAL	464287598	172	2345	SH	SOLE
ISHARES TR S&P MC 400 GRW	COM	464287606	32	398	SH	SOLE
Ishs Rus 1000 Gr Fd						
Russell 1000 Growth Index						
Fd	RUSSELL1000GRW	464287614	30	545	SH	SOLE
Ishares Tr Rusl 2000						
Value Index	RUSL 2000 VALU	464287630	657	10027	SH	SOLE
Ishares Tr S&P Midcap						
Value Index	S&P MIDCP VALU	464287705	85	1160	SH	OTHER
Ishares Tr S&P Midcap						
Value Index	S&P MIDCP VALU	464287705	1568	21475	SH	SOLE
Ishares Dow Jones U S						
Real Estate	DJ US REAL EST	464287739	161	2480	SH	SOLE
Ishares Tr S&P Smallcap						
600 Index	S&P SMLCAP 600	464287804	3	54	SH	SOLE
Ishs S&p Euro Indx S&p						
Europe 350 Index Fd	S&P EURO PLUS	464287861	29	275	SH	SOLE
Ishares Tr S&P Smallcap						
600 Value Index	S&P SMLCP VALU	464287879	56	854	SH	OTHER

Page 4 of 10

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/Call	Investment Discretion
Ishares Tr S&P Smallcap							
600 Value Index	S&P SMLCP VALU	464287879	1863	28471	SH		SOLE
Ishares Tr S&P Smallcap							
600 Growth Index	S&P SMLCP GROW	464287887	87	701	SH		OTHER
Ishares Tr S&P Smallcap							
600 Growth Index	S&P SMLCP GROW	464287887	2981	24113	SH		SOLE
Isis Pharmaceutical Common	M	464330109	5	340	SH		SOLE
Johnson & Johnson Com	COM	478160104	735	11330	SH		OTHER
Johnson & Johnson Com	COM	478160104	2831	43648	SH		SOLE
Johnson Controls Common	COM	478366107	152	4500	SH		SOLE
Kimberly Clark Corp Com	COM	494368103	45	700	SH		OTHER
Kimberly Clark Corp Com	COM	494368103	17	256	SH		SOLE
Kinder Morgan Energy							
Partner UT Ltd Partner	UT LTD PARTNER	494550106	41	750	SH		SOLE
Kohl's Corp (Wisconsin)	COM	500255104	84	1950	SH		SOLE
Kroger Co Com	COM	501044101	51	2000	SH		SOLE
LSI Logic Corp	COM	502161102	0	4	SH		SOLE
L3 Communications Holdings	COM	502424104	87	800	SH		OTHER
L3 Communications Holdings	COM	502424104	1897	17350	SH		SOLE
Lauder Estee Cos Inc.	CL A	518439104	14	300	SH		OTHER
Lauder Estee Cos Inc.	CL A	518439104	275	6000	SH		SOLE
LEHMAN BROS HLDGS							
INCORPORATED	COM	524908100	4	99	SH		SOLE
Liberty Ppty TR Sh Ben Int	SH BEN INT	531172104	9	300	SH		SOLE
Eli Lilly & Co	COM	532457108	40	780	SH		OTHER
Eli Lilly & Co	COM	532457108	190	3675	SH		SOLE

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Lincoln National Corp Ind	COM	534187109	50	956	SH	OTHER
Lincoln National Corp Ind	COM	534187109	1560	29997	SH	SOLE
Linear Technology Corp.	COM	535678106	26	850	SH	SOLE
Lockheed Martin	COM	539830109	3	35	SH	OTHER
Lockheed Martin	COM	539830109	810	8154	SH	SOLE
Loews Corp common	COM	540424108	97	2400	SH	SOLE
Lowes Cos Inc. Com	COM	548661107	58	2514	SH	SOLE
Marathon Oil Common	COM	565849106	27	600	SH	OTHER
Marathon Oil Common	COM	565849106	82	1800	SH	SOLE
Marsh & McLennan Cos Inc Com	COM	571748102	22	900	SH	OTHER
Mattel Inc.	COM	577081102	40	1991	SH	SOLE
McDonalds Corporation	COM	580135101	3	51	SH	SOLE
MEDTRONIC INCORPORATED	COM	585055106	15	300	SH	OTHER
MEDTRONIC INCORPORATED	COM	585055106	243	5023	SH	SOLE
MERRILL LYNCH & CO., INC. MEDI	COM	589331107	68	1800	SH	OTHER
MERRILL LYNCH & CO., INC. MEDI	COM	589331107	268	89830	SH	SOLE

Page 5 of 10

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/Call	Investment Discretion
Merrill Lynch & Co. Inc.	COM	590188108	4	100	SH		SOLE
Microsoft Corp	COM	594918104	56	1970	SH		OTHER
Microsoft Corp	COM	594918104	1311	46192	SH		SOLE
Morgan Stanley	COM NEW	617446448	183	4000	SH		SOLE
Motorola Inc	COM	620076109	93	10000	SH		SOLE
National Healthcare Corp	COM	635906100	462	9483	SH		SOLE
National Oilwell Inc	COM	637071101	5	80	SH		OTHER
National Oilwell Inc	COM	637071101	448	7682	SH		SOLE
National Semiconductor Corp.	COM	637640103	149	8123	SH		SOLE
Newmont Mining Corp common	COM	651639106	11	250	SH		SOLE
Nokia Corp Sponsored ADR	SPONSORED ADR	654902204	24	750	SH		OTHER
Nokia Corp Sponsored ADR	SPONSORED ADR	654902204	56	1750	SH		SOLE
Norfolk Southern Corp`	COM	655844108	147	2700	SH		SOLE
OGE Energy Corp	COM	670837103	47	1500	SH		SOLE
Peabody Energy	COM	704549104	8	150	SH		OTHER
Peabody Energy	COM	704549104	287	5631	SH		SOLE
Pengrowth Energy Tu Tr Unit New	TR UNIT NEW	706902509	22	1150	SH		SOLE
PENN VA RESOURCES PARTNERS LP	COM	707882106	3	120	SH		SOLE
Pepsico Inc	COM	713448108	266	3683	SH		OTHER
Pepsico Inc	COM	713448108	3253	45049	SH		SOLE
Pfizer Inc	COM	717081103	17	800	SH		OTHER
Pfizer Inc	COM	717081103	211	10104	SH		SOLE
Piedmont Natur.Gas Common	COM	720186105	382	14534	SH		SOLE
Plum Creek Timber Co Inc Com	COM	729251108	187	4603	SH		SOLE
Procter & Gamble Co	COM	742718109	266	3790	SH		OTHER
Procter & Gamble Co	COM	742718109	3347	47773	SH		SOLE

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Qualcomm Incorporated	M	747525103	33	800	SH	OTHER
Qualcomm Incorporated	M	747525103	823	20068	SH	SOLE
Regency Ctrs Corp common	COM	758849103	45	700	SH	SOLE
RIO TINTO PLC SPONSORED ADR	COM	767204100	8	20	SH	SOLE
Rockwell Automation Inc.	COM	773903109	17	300	SH	SOLE
Rockwell Collins Inc.	COM	774341101	25	433	SH	SOLE
Royal Dutch Adr-a Sponsored Adr Repstg A Shs	SPONS ADR A	780259206	55	800	SH	OTHER
Royal Dutch Adr-a Sponsored Adr Repstg A Shs	SPONS ADR A	780259206	62	900	SH	SOLE
Royce Value Trust	COM	780910105	14	886	SH	SOLE
Sara Lee Corp Com	COM	803111103	17	1200	SH	OTHER
Sara Lee Corp Com	COM	803111103	56	4000	SH	SOLE

Page 6 of 10

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/Call	Investment Discretion
Schering Plough Corp	COM	806605101	37	2598	SH		OTHER
Schering Plough Corp	COM	806605101	687	47690	SH		SOLE
Schlumberger Ltd Com	COM	806857108	15	175	SH		OTHER
Schlumberger Ltd Com	COM	806857108	1124	12914	SH		SOLE
Sigma-aldrich Common	COM	826552101	716	12000	SH		SOLE
Snap-on Common	COM	833034101	43	850	SH		OTHER
Source Cap Inc Com	M	836144105	5	100	SH		SOLE
Southern Co Com	COM	842587107	78	2200	SH		SOLE
Spectra Energy	COM	847560109	13	575	SH		OTHER
Spectra Energy	COM	847560109	241	10615	SH		SOLE
Staples Common	COM	855030102	13	600	SH		SOLE
Starbucks Corp	M	855244109	7	400	SH		SOLE
Streettracks Gold TR	GOLD SHS	863307104	86	955	SH		SOLE
STRYKER CORPORATION	COM	863667101	26	400	SH		OTHER
STRYKER CORPORATION	COM	863667101	96	1480	SH		SOLE
Suntrust Bks Inc Com	COM	867914103	197	3580	SH		OTHER
Suntrust Bks Inc Com	COM	867914103	840	15239	SH		SOLE
Sysco Corp Com	COM	871829107	58	2000	SH		SOLE
Teppco Partners L P UT Ltd Partner	UT LTD PARTNER	872384102	34	1000	SH		SOLE
Terex Corp New	COM	880779103	25	400	SH		OTHER
Terex Corp New	COM	880779103	375	6000	SH		SOLE
Texas Instruments Inc.	COM	882508104	23	807	SH		SOLE
Tupperware Corp common	COM	899896104	50	1300	SH		OTHER
Tyson Foods Inc.	CL A	902494103	4	250	SH		SOLE
Ust Common Common	COM	902911106	229	4200	SH		SOLE
US Bancorp Del Com New	COM NEW	902973304	16	500	SH		OTHER
US Bancorp Del Com New	COM NEW	902973304	477	14731	SH		SOLE
Union Pacific Common	COM	907818108	33	265	SH		SOLE
United Parcel Service Cl B	CL B	911312106	15	209	SH		SOLE
United Technologies Inc Cp	COM	913017109	33	475	SH		OTHER
United Technologies Inc Cp	COM	913017109	1075	15627	SH		SOLE
Vulcan Materials Co	COM	929160109	13	200	SH		OTHER

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Vulcan Materials Co	COM	929160109	93	1400	SH	SOLE
Wal Mart Stores Inc. Com	COM	931142103	74	1400	SH	OTHER
Wal Mart Stores Inc. Com	COM	931142103	630	11956	SH	SOLE
Walgreen Co	COM	931422109	30	800	SH	OTHER
Walgreen Co	COM	931422109	49	1276	SH	SOLE

Page 7 of 10

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/Call	Investment Discretion
-----	-----	-----	-----	-----	-----	-----	-----
Washington Mutual Inc Common	COM	939322103	1	100	SH		OTHER
WELLS FARGO & COMPANY NEW	COM	949746101	17	600	SH		OTHER
WELLS FARGO & COMPANY NEW	COM	949746101	165	5675	SH		SOLE
Weyerhaeuser Co Com	COM	962166104	7	100	SH		OTHER
Weyerhaeuser Co Com	COM	962166104	17	266	SH		SOLE
WYETH	COM	983024100	267	6401	SH		SOLE
YUM BRANDS INCORPORATED	COM	988498101	9	230	SH		SOLE
PetroChina Co. Ltd.	SPONSORED ADR	71646E100	13	100	SH		SOLE
Target Corp Com	COM	87612E906	18	350	SH		OTHER
AT&T Common	COM	00206R102	71	1866	SH		OTHER
AT&T Common	COM	00206R102	1367	35690	SH		SOLE
Aetna Inc. (New)	COM	00817Y108	25	600	SH		OTHER
Altria Group Inc	COM	02209S103	12	530	SH		OTHER
Altria Group Inc	COM	02209S103	280	12621	SH		SOLE
ALTRIA GROUP INCORPORATED	COM	02209S103	60	2708	SH		SOLE
Ameriprise Fincl Common	COM	03076C106	2	48	SH		SOLE
Bldrs Developed Markets 100 ADR	DEV MK 100 ADR	09348R201	788	28248	SH		SOLE
BLDRS INDEX FUNDS TRUST	COM	09348R201	367	13158	SH		SOLE
BURLINGTON NORTHN SANTA FE CP	COM	12189T104	9	100	SH		SOLE
Cisco Sys Inc. Com	M	17275R102	38	1565	SH		OTHER
Cisco Sys Inc. Com	M	17275R102	777	32245	SH		SOLE
CISCO SYSTEMS INCORPORATED	COM	17275R102	158	6579	SH		SOLE
Conocophillips	COM	20825C104	53	694	SH		OTHER
Conocophillips	COM	20825C104	1069	14030	SH		SOLE
CONOCOPHILLIPS	COM	20825C104	122	1606	SH		SOLE
Costco Whsl Corp New	M	22160K105	36	550	SH		OTHER
Costco Whsl Corp New	M	22160K105	985	15158	SH		SOLE
COSTCO WHOLESALE CORPORATION	COM	22160K105	237	3641	SH		SOLE
Dell Inc.	M	24702R101	5	247	SH		SOLE
Dominion Res Inc Va New	COM	25746U109	51	1250	SH		OTHER
Dominion Res Inc Va New	COM	25746U109	52	1270	SH		SOLE
Duke Energy Common	COM	26441C105	41	2300	SH		OTHER
Duke Energy Common	COM	26441C105	337	18855	SH		SOLE
Enerplus Res Fd Unit Tr G New	IT TR G NEW	29274D604	30	700	SH		SOLE
Exelon Corp	COM	30161N101	266	3275	SH		SOLE
EXELON CORPORATION	COM	30161N101	4	55	SH		SOLE
Exxon Mobil Corp Com	COM	30231G102	177	2098	SH		OTHER

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Page 8 of 10

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/Call	Investment Discretion
Exxon Mobil Corp Com	COM	30231G102	6283	74282	SH		SOLE
EXXON MOBIL CORPORATION	COM	30231G102	43	510	SH		SOLE
Freeport McMoran Cl B	COM	35671D857	7	75	SH		SOLE
Glaxosmithkline Plc Spn Adr	SPONSORED ADR	37733W105	446	10501	SH		SOLE
Global Income Fund Common	COM	37934Y108	24	6000	SH		SOLE
Goldman Sachs Group Inc	COM	38141G104	548	3314	SH		SOLE
GOLDMAN SACHS GROUP	COM	38141G104	233	1408	SH		SOLE
Google-a Cl A	CL A	38259P508	15	34	SH		SOLE
Ing Clarion Global Common	COM	44982G104	14	1000	SH		SOLE
Iris International Inc.	COM	46270W105	1	100	SH		SOLE
I-Shares S&P GSCI Commodity	UNIT BEN INT	46428R107	17	300	SH		SOLE
JP Morgan Chase & Company	COM	46625H100	19	450	SH		OTHER
JP Morgan Chase & Company	COM	46625H100	1018	23700	SH		SOLE
JP MORGAN CHASE & COMPANY	COM	46625H100	326	7585	SH		SOLE
Kraft Foods Inc Cl A	CL A	50075N104	5	167	SH		OTHER
Kraft Foods Inc Cl A	CL A	50075N104	24	778	SH		SOLE
KRAFT FOODS INCORPORATED CLASS	COM	50075N104	3	100	SH		SOLE
Laboratory Corp Common New	COM NEW	50540R409	33	450	SH		OTHER
Laboratory Corp Common New	COM NEW	50540R409	614	8333	SH		SOLE
LABORATORY CORPORATION AMER	COM	50540R409	142	1927	SH		SOLE
Market Vectors Gold Miners	GOLD MINER ETF	57060U100	24	500	SH		SOLE
MONSANTO COMPANY NEW	COM	61166W101	8	70	SH		SOLE
National Health Investors	COM	63633D104	482	15430	SH		SOLE
NOVARTIS A G SPONSORED ADR	COM	66987V109	4	85	SH		SOLE
Oracle Corporation	M	68389X105	20	1000	SH		OTHER
Oracle Corporation	M	68389X105	544	27829	SH		SOLE
ORACLE CORPORATION	M	68389X105	198	10104	SH		SOLE
Pinnacle Finl Partners Inc common	COM	72346Q104	5	200	SH		SOLE
PINNACLE FINL PARTNERS	COM	72346Q104	224	8743	SH		SOLE
Powershares Commodity Index	UNIT BEN INT	73935S105	21	600	SH		SOLE
Praxair Inc.	COM	74005P104	20	237	SH		SOLE
PRAXAIR INCORPORATED	COM	74005P104	5	55	SH		SOLE
Regions Financial Corp New common	COM	7591EP100	541	27368	SH		OTHER
Regions Financial Corp New common	COM	7591EP100	4543	230016	SH		SOLE
REGIONS FINANCIAL CORPORATION	COM	7591EP100	6	300	SH		SOLE
REPSOL YPF S A	COM	76026T205	48	1400	SH		SOLE
Spdr TR Unit Ser 1	UNIT SER 1	78462F103	207	1572	SH		SOLE

Page 9 of 10

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Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/Call	Investment Discretion
SPDR DJ Wilshire Small Cap Growth	DJWS SCAP GR	A 78464A201	695	8038	SH		SOLE
SPDR Series Trust DJWS Small Cap Value	DJWS SMCAP VL	A 78464A300	790	12956	SH		SOLE
Sanofi-Aventis ADS	SPONSORED ADR	80105N105	8	200	SH		SOLE
Sealed Air Corp New Com	COM	81211K100	18	718	SH		SOLE
Energy Select Sector SPDR Financial Select Sector Spdr	SBI INT-ENERGY	81369Y506	47	630	SH		SOLE
STARWOOD HOTELS&RESORTS WRLDWD	SBI INT-FINL COM	81369Y605 85590A203	5 4	210 80	SH SH		SOLE
Starwood Hotel Resort Worldwide	COM	85590A401	97	1884	SH		SOLE
SPDR SERIES TRUST DJ	COM	86330E307	39	509	SH		SOLE
3M Co.	COM	88579Y101	16	200	SH		OTHER
3M Co.	COM	88579Y101	467	5900	SH		SOLE
Unitedhealth Group Common	COM	91324P102	104	3026	SH		SOLE
Valero Energy Corp New	COM	91913Y100	49	1000	SH		SOLE
Verizon Communications Inc	COM	92343V104	87	2385	SH		OTHER
Verizon Communications Inc	COM	92343V104	1129	30981	SH		SOLE
VERIZON COMMUNICATIONS	COM	92343V104	149	4100	SH		SOLE
Viacom-b Cl B	CL B	92553P201	40	1000	SH		SOLE
Windstream C orporation	COM	97381W104	26	2147	SH		SOLE
WINDSTREAM CORPORATION	COM	97381W104	2	159	SH		SOLE
Zimmer Hldgs Inc. Com	COM	98956P102	164	2100	SH		SOLE
Accenture Ltd Bermuda Cl A	CL A	G1150G111	18	500	SH		SOLE
Cooper Inds Ltd Cl A	CL A	G24182100	11	264	SH		OTHER
Garmin Ltd	ORD	G37260109	14	250	SH		OTHER
Garmin Ltd	ORD	G37260109	288	5340	SH		SOLE
GARMIN LIMITED	ORD	G37260109	106	1964	SH		SOLE
Ingersoll-Rand Co Cl A	CL A	G4776G101	40	900	SH		SOLE