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PINNACLE FINANCIAL PARTNERS INC  
Form 13F-HR  
August 12, 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: June 30, 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 August 12, 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

28-\_\_\_\_\_

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## FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 389

Form 13F Information Table Value Total: \$121,130  
(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-_____	_____

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/ Call	Inv Dis
AGL Res Inc.	COM	1204106	95	2750	SH		OTH
AGL Res Inc.	COM	1204106	669	19350	SH		SOL
Abbott Labs Com	COM	2824100	58	1100	SH		OTH
Abbott Labs Com	COM	2824100	530	10000	SH		SOL
Aberdeen Asia-Pacific	M	3009107	30	5000	SH		SOL
Aegon N V Ord Amer Reg	NY REGISTRY SH	7924103	24	1845	SH		SOL
Air Prods & Chems Inc	COM	9158106	12	125	SH		OTH
AIR PRODUCTS & CHEMICALS - APD	COM	9158106	1010	10317	SH		SOL
Alcoa Inc.	COM	13817101	81	2268	SH		OTH
ALCOA INCORPORATED - AA	COM	13817101	2115	59713	SH		SOL
Alcatel Sponsored Adr	SPONSORED ADR	13904305	0	19	SH		SOL
Allergan Inc	NOTE 1.500% 4/0	18490102	84	750	SH		SOL
Allstate Corp Com	COM	20002101	91	1987	SH		SOL
American Electric Power	COM	25537101	39	960	SH		SOL
American International Grp Inc.	COM	26874107	260	9838	SH		SOL
Amgen Inc.	M	31162100	13	266	SH		OTH
Amgen Inc.	M	31162100	36	773	SH		SOL
Anadarko Pete Corp	COM	32511107	913	12202	SH		SOL
Analog Devices Incorporated	COM	32654105	11	350	SH		OTH
Analog Devices Incorporated	COM	32654105	229	7200	SH		SOL
Anheuser Busch Cos Inc	COM	35229103	92	1483	SH		OTH
Anheuser Busch Cos Inc	COM	35229103	927	14916	SH		SOL
Aon Corp	COM	37389103	48	1050	SH		OTH
Aon Corp	COM	37389103	755	16437	SH		SOL
Apache Corp Com	COM	37411105	126	910	SH		OTH
APACHE CORPORATION - APA	COM	37411105	1748	13125	SH		SOL
Apple, Inc	M	37833100	18	105	SH		OTH
Apple, Inc	M	37833100	1282	7763	SH		SOL
Archer-Daniels Midland	COM	39483102	10	300	SH		OTH
Archer-Daniels Midland	COM	39483102	230	6800	SH		SOL
Atmos Energy Corp Com	COM	49560105	34	1230	SH		OTH

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Atmos Energy Corp Com	COM	49560105	53	1935	SH	SOL
Automatic Data Processing Inc.	COM	53015103	29	699	SH	OTH
Automatic Data Processing Inc.	COM	53015103	301	7173	SH	SOL
BJ Services Co	COM	55482103	27	850	SH	OTH
BJ Services Co	COM	55482103	347	10850	SH	SOL
BP Plc Sponsored ADR	SPONSORED ADR	55622104	98	1402	SH	OTH
BP Plc Sponsored ADR	SPONSORED ADR	55622104	186	2673	SH	SOL
BP Prudhoe Bay Royalty Trust	UNIT BEN INT	55630107	52	500	SH	SOL
Baker Hughes Inc. Com	COM	57224107	87	1000	SH	SOL
Bancorpsouth Inc. Com	COM	59692103	35	2000	SH	OTH
Bancorpsouth Inc. Com	COM	59692103	44	2500	SH	SOL
Bank of America Corporation New	COM	60505104	82	3451	SH	OTH
Bank of America Corporation New	COM	60505104	829	34746	SH	SOL
Bank of New York Mellon Corp	COM A	64058100	4	100	SH	OTH
Bank of New York Mellon Corp	COM A	64058100	731	19672	SH	SOL
Baxter Intl Inc	COM	71813109	34	536	SH	OTH
Baxter Intl Inc	COM	71813109	1478	22849	SH	SOL
Becton Dickinson & Co.	COM	75887109	20	250	SH	OTH
BECTON DICKINSON & COMPANY - BDX	COM	75887109	774	9420	SH	SOL
Bed Bath And Beyond	M	75896100	14	500	SH	OTH
Berkshire Hathaway Inc.	CL A	84670108	121	1	SH	SOL
Berkshire Hathaway Inc Del Cl B	CL B	84670207	92	23	SH	SOL
Best Buy Inc. Com	COM	86516101	18	450	SH	OTH
Best Buy Inc. Com	COM	86516101	71	1800	SH	SOL
BHP Billiton Ltd Sponsored ADR	SPONSORED ADR	88606108	45	525	SH	SOL
Boeing Co. Com	COM	97023105	74	1130	SH	SOL
Bristol Myers Squibb Co. Com	COM	110122108	25	1200	SH	OTH
Bristol Myers Squibb Co. Com	COM	110122108	481	23440	SH	SOL
CBS Corp New CL B	CL B	124857202	19	1000	SH	SOL
CVS/Caremark Corp	COM	126650100	73	1850	SH	OTH
CVS/Caremark Corp	COM	126650100	725	18351	SH	SOL
Carnival Corp Paired Ctf	PAIRED CTF	143658300	7	200	SH	OTH
Carnival Corp Paired Ctf	PAIRED CTF	143658300	141	4275	SH	SOL
Caterpillar Inc. Del Com	COM	149123101	125	1700	SH	SOL
Celgene Corporation	COM	151020104	24	368	SH	OTH
Celgene Corporation	COM	151020104	708	11079	SH	SOL
Chevrontexaco Corp	COM	166764100	181	1824	SH	OTH
Chevrontexaco Corp	COM	166764100	1170	11798	SH	SOL
China Telecom ADR-h Sponsored ADR						
Repstg H Shs	SPON ADR H SHS	169426103	29	525	SH	SOL
Citigroup Inc.	COM	172967101	21	1264	SH	OTH
Citigroup Inc.	COM	172967101	887	52944	SH	SOL
Coach Inc.	COM	189754104	3	100	SH	SOL
Coca Cola Co Com	COM	191216100	29	550	SH	OTH
Coca Cola Co Com	COM	191216100	1066	20500	SH	SOL
Colgate Palmolive Co.	COM	194162103	86	1243	SH	OTH
Colgate Palmolive Co.	COM	194162103	538	7790	SH	SOL
Constellation Energy Group	COM	210371100	34	410	SH	OTH
Constellation Energy Group	COM	210371100	582	7087	SH	SOL
Corning Inc. Com	COM	219350105	48	2095	SH	OTH

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Corning Inc. Com	COM	219350105	759	32908	SH	SOL
Cortex Pharmaceuticals	COM NEW	220524300	0	250	SH	SOL
Danaher Corp Del Com	COM	235851102	97	1250	SH	SOL
Deere & Co Com	COM	244199105	29	400	SH	OTH
Diamonds Trust series I	UNIT SER 1	252787106	20	180	SH	SOL
Disney Walt Co Com Disney	COM DISNEY	254687106	118	3771	SH	SOL
R.R.Donnelley&sons Common	COM	257867101	25	850	SH	OTH
Dow Chemical Co.	COM	260543103	24	686	SH	OTH
Dow Chemical Co.	COM	260543103	933	26734	SH	SOL
Du Pont E I De Nemours & Co Com	COM	263534109	176	4099	SH	OTH
Du Pont E I De Nemours & Co Com	COM	263534109	462	10781	SH	SOL
E M C Corp Mass Com	COM	268648102	49	3345	SH	OTH
E M C Corp Mass Com	COM	268648102	899	61216	SH	SOL
Eaton Corp Common	COM	278058102	255	3000	SH	SOL
FPL Group Inc	COM	302571104	100	1529	SH	OTH
FPL Group Inc	COM	302571104	950	14488	SH	SOL
First Horizon Natl Corp common	COM	320517105	95	12837	SH	SOL
Fiserv Inc common	M	337738108	59	1310	SH	SOL
Ford Mtr Co Del Com Par \$0.01	COM PAR \$0.01	345370860	1	174	SH	SOL
Fording Cdn Coal Tr Tr Unit	TR UNIT	345425102	72	750	SH	OTH
Fording Cdn Coal Tr Tr Unit	TR UNIT	345425102	69	720	SH	SOL
Fortune Brands, Inc	COM	349631101	25	400	SH	OTH
Fortune Brands, Inc	COM	349631101	34	550	SH	SOL
General Dynamics Corp	COM	369550108	77	910	SH	SOL
General Elec Co	COM	369604103	110	4125	SH	OTH
General Elec Co	COM	369604103	1452	54399	SH	SOL
General Mls Inc Com	COM	370334104	47	768	SH	SOL
Gilead Sciences	M	375558103	50	940	SH	OTH
Gilead Sciences	M	375558103	1086	20517	SH	SOL
Goodrich Corporation	COM	382388106	33	700	SH	OTH
Goodrich Corporation	COM	382388106	1087	22900	SH	SOL
Hanesbrands Common	COM	410345102	14	500	SH	SOL
Hartford Finl Svcs Group	COM	416515104	598	9266	SH	SOL
Healthsouth Common New	COM NEW	421924309	7	400	SH	SOL
Heinz H J Co common	COM	423074103	30	625	SH	OTH
Hewlett Packard Company	COM	428236103	64	1450	SH	OTH
Hewlett Packard Company	COM	428236103	137	3095	SH	SOL
Home Depot Inc.	COM	437076102	46	1965	SH	OTH
Home Depot Inc.	COM	437076102	1044	44576	SH	SOL
Honeywell Intl Inc.	COM	438516106	55	1100	SH	OTH
Honeywell Intl Inc.	COM	438516106	998	19850	SH	SOL
ITT Corporation	COM	450911102	25	400	SH	SOL
Intel Corp Com	COM	458140100	27	1260	SH	OTH
Intel Corp Com	COM	458140100	758	35298	SH	SOL
International Business Mach	COM	459200101	47	400	SH	OTH
International Business Mach	COM	459200101	909	7671	SH	SOL
International Paper Co.	COM	460146103	30	1300	SH	OTH
International Paper Co.	COM	460146103	271	11650	SH	SOL
Ishares Tr MSCI Emerging Mkts	MSCI EMERG MKT	464287234	2	18	SH	SOL
Ishares Tr S&P500/Bar Growth Index	S&P500 GRW	464287309	10	160	SH	OTH
Ishares Tr S&P500/Bar Growth Index	S&P500 GRW	464287309	1196	18742	SH	SOL
Ishares Tr S&P500/Bar Value Index	S&P 500 VALUE	464287408	8	120	SH	OTH
Ishares Tr S&P500/Bar Value Index	S&P 500 VALUE	464287408	978	15421	SH	SOL
Ishares Tr MSCI EAFE Index	MSCI EAFE IDX	464287465	176	2564	SH	OTH
Ishares Tr MSCI EAFE Index	MSCI EAFE IDX	464287465	3471	50551	SH	SOL
Ishares Tr S&P Midcap 400 Index	S&P MIDCAP 400	464287507	2	24	SH	OTH

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Ishares Tr S&P Midcap 400 Index	S&P MIDCAP 400	464287507	183	2240	SH	SOL
Ishares Tr Russell 1000 Value Index	RUSSELL1000VAL	464287598	162	2345	SH	SOL
Ishares Tr S&P Midcap Growth Index	S&P MC 400 GRW	464287606	5	60	SH	SOL
Ishs Rus 1000 Gr Fd Russell 1000 Growth Index Fd	RUSSELL1000GRW	464287614	30	545	SH	SOL
Ishares Tr Rusl 2000 Value Index	RUSL 2000 VALU	464287630	306	4804	SH	SOL
Ishares Tr S&P Midcap Value Index	S&P MIDCP VALU	464287705	56	760	SH	OTH
Ishares Tr S&P Midcap Value Index	S&P MIDCP VALU	464287705	1567	21175	SH	SOL
Ishares Dow Jones U S Real Estate	DJ US REAL EST	464287739	162	2670	SH	SOL
Ishares Tr S&P Smallcap 600 Index	S&P SMLCAP 600	464287804	3	54	SH	SOL
Ishares Tr S&P Smallcap 600 Value Index	S&P SMLCP VALU	464287879	51	794	SH	OTH
Ishares Tr S&P Smallcap 600 Value Index	S&P SMLCP VALU	464287879	935	14687	SH	SOL
Ishares Tr S&P Smallcap 600 Growth Index	S&P SMLCP GROW	464287887	85	666	SH	OTH
Ishares Tr S&P Smallcap 600 Growth Index	S&P SMLCP GROW	464287887	1351	10594	SH	SOL
Isis Pharmaceutical Common	M	464330109	5	340	SH	SOL
Johnson & Johnson Com	COM	478160104	729	11330	SH	OTH
Johnson & Johnson Com	COM	478160104	2826	43918	SH	SOL
Johnson Controls Common	COM	478366107	129	4500	SH	SOL
Kimberly Clark Corp Com	COM	494368103	42	700	SH	OTH
Kimberly Clark Corp Com	COM	494368103	15	256	SH	SOL
Kinder Morgan Energy Partner UT Ltd Partner	UT LTD PARTNER	494550106	42	750	SH	SOL
Kohl's Corp (Wisconsin)	COM	500255104	78	1950	SH	SOL
Kroger Co Com	COM	501044101	58	2000	SH	SOL
LSI Logic Corp	COM	502161102	0	4	SH	SOL
L3 Communications Holdings	COM	502424104	73	800	SH	OTH
L3 Communications Holdings	COM	502424104	1577	17350	SH	SOL
Lauder Estee Cos Inc.	CL A	518439104	5	100	SH	OTH
Lauder Estee Cos Inc.	CL A	518439104	218	4700	SH	SOL
Liberty Ppty TR Sh Ben Int	SH BEN INT	531172104	10	300	SH	SOL
Eli Lilly & Co	COM	532457108	31	680	SH	OTH
Eli Lilly & Co	COM	532457108	104	2250	SH	SOL
Lincoln National Corp Ind	COM	534187109	43	956	SH	OTH
Lincoln National Corp Ind	COM	534187109	1335	29449	SH	SOL
Linear Technology Corp.	COM	535678106	28	850	SH	SOL
Lockheed Martin	COM	539830109	3	35	SH	OTH
Lockheed Martin	COM	539830109	680	6890	SH	SOL
Loews Corp common	COM	540424108	89	1900	SH	SOL
Lowe's Cos Inc. Com	COM	548661107	39	1894	SH	SOL
Marathon Oil Common	COM	565849106	31	600	SH	OTH
Marathon Oil Common	COM	565849106	93	1800	SH	SOL
Marsh & McLennan Cos Inc Com	COM	571748102	24	900	SH	OTH
Mattel Inc.	COM	577081102	34	1991	SH	SOL
McDonalds Corporation	COM	580135101	3	51	SH	SOL
Medtronic Inc. Com	COM	585055106	16	300	SH	OTH
Medtronic Inc. Com	COM	585055106	197	3800	SH	SOL
Merck & Co. Inc	COM	589331107	68	1800	SH	OTH
Merck & Co. Inc	COM	589331107	177	4700	SH	SOL
Merrill Lynch & Co. Inc.	COM	590188108	3	100	SH	SOL

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Microsoft Corp	COM	594918104	54	1970	SH	OTH
Microsoft Corp	COM	594918104	1322	48042	SH	SOL
Morgan Stanley	COM NEW	617446448	144	4000	SH	SOL
National Healthcare Corp	COM	635906100	439	9583	SH	SOL
National Oilwell Inc	COM	637071101	7	80	SH	OTH
National Oilwell Inc	COM	637071101	839	9452	SH	SOL
Newmont Mining Corp common	COM	651639106	13	250	SH	SOL
Nokia Corp Sponsored ADR	SPONSORED ADR	654902204	18	750	SH	OTH
Nokia Corp Sponsored ADR	SPONSORED ADR	654902204	43	1750	SH	SOL
Norfolk Southern Corp	COM	655844108	169	2700	SH	SOL
OGE Energy Corp	COM	670837103	48	1500	SH	SOL
Peabody Energy	COM	704549104	13	150	SH	OTH
Peabody Energy	COM	704549104	458	5200	SH	SOL
Pengrowth Energy Tu Tr Unit New	TR UNIT NEW	706902509	23	1150	SH	SOL
Penn West Energy Trust common	TR UNIT	707885109	20	600	SH	SOL
Pepsico Inc	COM	713448108	234	3683	SH	OTH
Pepsico Inc	COM	713448108	2892	45475	SH	SOL
Pfizer Inc	COM	717081103	14	800	SH	OTH
Pfizer Inc	COM	717081103	164	9404	SH	SOL
Phillip Morris International, Inc.	COM	718172109	233	4713	SH	SOL
Piedmont Natur.Gas Common	COM	720186105	380	14534	SH	SOL
Plum Creek Timber Co Inc Com	COM	729251108	197	4603	SH	SOL
Procter & Gamble Co	COM	742718109	230	3790	SH	OTH
Procter & Gamble Co	COM	742718109	2861	47048	SH	SOL
Qualcomm Incorporated	COM	747525103	35	800	SH	OTH
Qualcomm Incorporated	COM	747525103	833	18785	SH	SOL
Regency Ctrs Corp common	COM	758849103	41	700	SH	SOL
Rockwell Automation Inc.	COM	773903109	13	300	SH	SOL
Rockwell Collins Inc.	COM	774341101	21	433	SH	SOL
Royal Dutch ADR-a Sponsored ADR						
Repstg A Shs	SPONS ADR A	780259206	65	800	SH	OTH
Royal Dutch ADR-a Sponsored ADR						
Repstg A Shs	SPONS ADR A	780259206	41	500	SH	SOL
Royce Value Trust	COM	780910105	14	886	SH	SOL
Sara Lee Corp Com	COM	803111103	15	1200	SH	OTH
Sara Lee Corp Com	COM	803111103	49	4000	SH	SOL
Schering Plough Corp	COM	806605101	51	2598	SH	OTH
Schering Plough Corp	COM	806605101	974	49471	SH	SOL
Schlumberger Ltd Com	COM	806857108	19	175	SH	OTH
Schlumberger Ltd Com	COM	806857108	1209	11256	SH	SOL
Sigma-aldrich Common	COM	826552101	646	12000	SH	SOL
Snap-on Common	COM	833034101	44	850	SH	OTH
Source Cap Inc Com	M	836144105	5	100	SH	SOL
Southern Co Com	COM	842587107	77	2200	SH	SOL
Spectra Energy	COM	847560109	17	575	SH	OTH
Spectra Energy	COM	847560109	305	10615	SH	SOL
Staples Common	COM	855030102	14	600	SH	SOL
Stryker Corp Com	COM	863667101	25	400	SH	OTH
Stryker Corp Com	COM	863667101	75	1200	SH	SOL
Suntrust Bks Inc Com	COM	867914103	130	3580	SH	OTH
Suntrust Bks Inc Com	COM	867914103	559	15429	SH	SOL
Sysco Corp Com	COM	871829107	55	2000	SH	SOL
Teppco Partners L P UT Ltd Partner	UT LTD PARTNER	872384102	33	1000	SH	SOL

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Terex Corp New	COM	880779103	21	400	SH	OTH
Terex Corp New	COM	880779103	308	6000	SH	SOL
Torchmark Corp Com	COM	891027104	182	3100	SH	SOL
Tupperware Corp common	COM	899896104	44	1300	SH	OTH
Tyson Foods Inc.	CL A	902494103	4	250	SH	SOL
UST Common Common	COM	902911106	229	4200	SH	SOL
US Bancorp Del Com New	COM NEW	902973304	14	500	SH	OTH
US Bancorp Del Com New	COM NEW	902973304	477	17094	SH	SOL
Union Pacific Common	COM	907818108	30	396	SH	OTH
Union Pacific Common	COM	907818108	913	12090	SH	SOL
United Parcel Service Cl B	COM	911312106	13	209	SH	SOL
United Technologies Inc Cp	COM	913017109	29	475	SH	OTH
United Technologies Inc Cp	COM	913017109	959	15546	SH	SOL
Vulcan Materials Co	COM	929160109	12	200	SH	OTH
Vulcan Materials Co	COM	929160109	78	1300	SH	SOL
Wal Mart Stores Inc. Com	COM	931142103	79	1400	SH	OTH
Wal Mart Stores Inc. Com	COM	931142103	642	11427	SH	SOL
Walgreen Co	COM	931422109	26	800	SH	OTH
Walgreen Co	COM	931422109	32	975	SH	SOL
Washington Mutual Inc Common	COM	939322103	0	100	SH	OTH
Wells Fargo and Company New	COM	949746101	14	600	SH	OTH
Wells Fargo and Company New	COM	949746101	122	5150	SH	SOL
Weyerhaeuser Co Com	COM	962166104	5	100	SH	OTH
Weyerhaeuser Co Com	COM	962166104	14	266	SH	SOL
Wyeth common	COM	983024100	307	6400	SH	SOL
AT&T Common	COM	00206R102	63	1866	SH	OTH
AT&T INCORPORATED - T	COM	00206R102	1691	50891	SH	SOL
Aetna Inc. (New)	COM	00817Y108	24	600	SH	OTH
Altria Group Inc	COM	02209S103	5	240	SH	OTH
Altria Group Inc	COM	02209S103	23	1125	SH	SOL
Ameriprise Fincl Common	COM	03076C106	2	48	SH	SOL
BLDRS INDEX FUNDS TRUST - ADRD	DEV MK 100 ADR	09348R201	720	26666	SH	SOL
BURLINGTON NORTHN SANTA FE CP - BNI	COM	12189T104	21	200	SH	SOL
CBRL Group Inc.	COM	12489V106	10	400	SH	SOL
CELGENE CORPORATION - CELG	COM	151020104	384	5087	SH	SOL
CHEVRON CORPORATION NEW - CVX	COM	166764100	13	150	SH	SOL
CHUBB CORPORATION - CB	COM	171232101	3	60	SH	SOL
Cisco Sys Inc. Com	M	17275R102	36	1565	SH	OTH
CISCO SYSTEMS INCORPORATED - CSCO	COM	17275R102	1120	48767	SH	SOL
CITIGROUP INCORPORATED - C	COM	172967101	330	17668	SH	SOL
COLGATE PALMOLIVE COMPANY - CL	COM	194162103	167	2249	SH	SOL
Conocophillips	COM	20825C104	66	694	SH	OTH
CONOCOPHILLIPS - COP	COM	20825C104	1645	17778.67691	SH	SOL
CONSTELLATION ENERGY GROUP - CEG	COM	210371100	199	2397	SH	SOL
CORNING INCORPORATED - GLW	COM	219350105	137	6861	SH	SOL
Corrections Corp Amer New Com New	COM NEW	22025Y407	2	66	SH	SOL
Costco Whsl Corp New	COM	22160K105	39	550	SH	OTH
Costco Whsl Corp New	COM	22160K105	1607	23507	SH	SOL
Dell Inc.	M	24702R101	5	247	SH	SOL
Dominion Res Inc Va New	COM	25746U109	59	1250	SH	OTH
Dominion Res Inc Va New	COM	25746U109	60	1270	SH	SOL
DOW CHEMICAL COMPANY - DOW	COM	260543103	196	5896	SH	SOL
Duke Energy Common	COM	26441C105	27	1550	SH	OTH
Duke Energy Common	COM	26441C105	275	15830	SH	SOL
E M C CORPORATION MASS - EMC	COM	268648102	361	24078	SH	SOL
Enrplus Res Fd Unit Tr G New	IT TR G NEW	29274D604	32	700	SH	SOL

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EXELON CORPORATION - EXC	COM	30161N101	299	3330	SH	SOL
Exxon Mobil Corp Com	COM	30231G102	176	1998	SH	OTH
EXXON MOBIL CORPORATION - XOM	COM	30231G102	6548	74338	SH	SOL
FPL GROUP INCORPORATED - FPL	COM	302571104	263	4082	SH	SOL
Freeport McMoran Cl B	COM	35671D857	9	75	SH	SOL
GILEAD SCIENCES INCORPORATED - GILD	COM	375558103	352	6516	SH	SOL
Glaxosmithkline Plc Spn Adr	SPONSORED ADR	37733W105	464	10501	SH	SOL
Global Income Fund Common	COM	37934Y108	23	6000	SH	SOL
Goldman Sachs Group Inc	COM	38141G104	35	200	SH	OTH
Goldman Sachs Group Inc	COM	38141G104	1614	9088	SH	SOL
Google-a Cl A	CL A	38259P508	18	34	SH	SOL
HEWLETT PACKARD COMPANY - HPQ	COM	428236103	15	335	SH	SOL
HOME DEPOT INCORPORATED - HD	COM	437076102	221	9259	SH	SOL
Ing Clarion Global Common	COM	44982G104	13	1000	SH	SOL
ILLINOIS TOOL WKS INCORPORATED - ITW	COM	452308109	2	50	SH	SOL
INTEL CORPORATION - INTC	COM	458140100	264	11901.91164	SH	SOL
Iris International Inc.	COM	46270W105	2	100	SH	SOL
ISHARES INCORPORATED MSCI - EWZ	MSCI BRAZIL	464286400	13	154	SH	SOL
ISHARES TR MSCI EMERG MKT - EEM	MSCI EMERG MKT	464287234	38	900	SH	SOL
ISHARES TR S&P 500 VALUE - IVE	S&P 500 VALUE	464287408	219	3405	SH	SOL
ISHARES TR MSCI EAFE IDX - EFA	MSCI EAFE IDX	464287465	1471	22164.25452	SH	SOL
ISHARES TR S&P MC 400 GRW - IJK	S&P MC 400 GRN	464287606	29	338	SH	SOL
ISHARES TR RUSL 2000 VALU - IWN	RUSL 2000 VALU	464287630	393	5923	SH	SOL
ISHARES TR DJ US REAL EST - IYR	DJ US REAL EST	464287739	93	1500	SH	SOL
ISHARES TR S&P SMLCP VALU - IJS	S&P SMLCP VALU	464287879	372	5683.63794	SH	SOL
ISHARES TR S&P SMLCP GROW - IJT	S&P SMLCP GROW	464287887	744	11636.2707	SH	SOL
I-Shares S&P GSCI Commodity	UNIT BEN INT	46428R107	22	300	SH	SOL
JP Morgan Chase & Company	COM	46625H100	21	600	SH	OTH
JPMORGAN & CHASE & COMPANY - JPM	COM	46625H100	1754	48801.72863	SH	SOL
JOHNSON & JOHNSON - JNJ	COM	478160104	33	480	SH	SOL
Kraft Foods Inc Cl A	CL A	50075N104	5	167	SH	OTH
KRAFT FOODS INCORPORATED CLASS - KFT	COM	50075N104	25	878	SH	SOL
Laboratory Corp Common New	COM NEW	50540R409	31	450	SH	OTH
LABORATORY CORPORATION AMER - LH	COM	50540R409	929	13437	SH	SOL
LEHMAN BROS HLDGS INCORPORATED - LEH	COM	524908100	2	98.72469	SH	SOL
LOCKHEED MARTIN CORPORATION - LMT	COM	539830109	350	3353	SH	SOL
MGM MIRAGE - MGM	COM	552953101	6	200	SH	SOL
MEDTRONIC INCORPORATED - MDT	COM	585055106	1	23	SH	SOL
MERCK & COMPANY INCORPORATED - MRK	COM	589331107	4	130.04301	SH	SOL
MICROSOFT CORPORATION - MSFT	COM	594918104	366	14212	SH	SOL
Monsanto Co New common	COM	61166W101	27	210	SH	OTH
MONSANTO COMPANY NEW - MON	COM	61166W101	1062	8529	SH	SOL
MOTOROLA INCORPORATED - MOT	COM	620076109	16	1900	SH	SOL
National Health Investors	COM	63633D104	440	15430	SH	SOL
NATIONAL OILWELL VARCO - NOV	COM	637071101	338	4304	SH	SOL
News Corp	CL A	65248E203	12	800	SH	SOL
NORTHERN TR CORPORATION - NTRS	COM	665859104	16	200	SH	SOL
NOVARTIS A G SPONSORED ADR - NVS	SPONSORED ADR	66987V109	5	85	SH	SOL
Oracle Corporation	M	68389X105	21	1000	SH	OTH
ORACLE CORPORATION - ORCL	COM	68389X105	1036	48951	SH	SOL



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PATRIOT COAL CORPORATION - PCX	COM	70336T104	2	13	SH	SOL
PENN VA RESOURCES PARTNERS LP - PVR	COM	707884102	3	120	SH	SOL
PEPSICO INCORPORATED - PEP	COM	713448108	396	5951.95782	SH	SOL
PetroChina Co. Ltd.	SPONSORED ADR	71646E100	13	100	SH	SOL
PHILIP MORRIS INTERNATIONAL - PM	COM	718172109	205	3968	SH	SOL
Pinnacle Finl Partners Inc common	COM	72346Q104	315	12543	SH	SOL
Powershares Commodity Index	UNIT BEN INT	73935S105	27	600	SH	SOL
PRAXAIR INCORPORATED - PX	COM	74005P104	18	192	SH	SOL
PROCTER & GAMBLE COMPANY - PG	COM	742718109	515	7867	SH	SOL
QUALCOMM INCORPORATED - QCOM	COM	747525103	373	6735	SH	SOL
Regions Financial Corp New common	COM	7591EP100	299	27368	SH	OTH
REGIONS FINANCIAL CORPORATION - RF	COM	7591EP100	2630	241099.148	SH	SOL
REPSOL YPF S A - REP	SPONSORED ADR	76026T205	47	1400	SH	SOL
RIO TINTO PLC SPONSORED ADR - RTP	SPONSORED ADR	767204100	8	20	SH	SOL
Spdr TR Unit Ser 1	UNIT SER 1	78462F103	22	175	SH	SOL
SPDR SERIES TRUST DJ - DSG	DJWS SCAP GR	78464A201	1193	13152	SH	SOL
SPDR Series Trust DJWS Small Cap Value	DJWS SMCAP VL A	78464A300	1458	25065	SH	SOL
SANDISK CORPORATION - SNDK	COM	80004C101	1	60	SH	SOL
Sanofi-Aventis ADS	SPONSORED ADR	80105N105	7	200	SH	SOL
SCHERING PLOUGH CORPORATION - SGP	COM	806605101	423	20063	SH	SOL
SCHLUMBERGER LIMITED - SLB	COM	806857108	522	5142	SH	SOL
Sealed Air Corp New Com	COM	81211K100	14	718	SH	SOL
Energy Select Sector SPDR	SBI INT-ENERGY	81369Y506	56	630	SH	SOL
Financial Select Sector Spdr	SBI INT-FINL	81369Y605	4	210	SH	SOL
STARWOOD HOTELS&RESORTS WRLDWD - HOT	COM	85590A401	78	1964	SH	SOL
STRYKER CORPORATION - SYK	COM	863667101	5	80	SH	SOL
SUNTRUST BKS INCORPORATED - STI	COM	867914103	211	5148	SH	SOL
Target Corp Com	COM	87612E106	16	350	SH	OTH
3M Co.	COM	88579Y101	14	200	SH	OTH
3M Co.	COM	88579Y101	400	5750	SH	SOL
US BANCORP DEL - USB	COM	902973304	253	8262	SH	SOL
UNION PAC CORPORATION - UNP	COM	907818108	361	4378	SH	SOL
UNITED TECHNOLOGIES - UTX	COM	913017109	332	5193.44525	SH	SOL
Unitedhealth Group Common	COM	91324P102	53	2026	SH	SOL
Valero Energy Corp New	COM	91913Y100	8	200	SH	OTH
Valero Energy Corp New	COM	91913Y100	230	5575	SH	SOL
VALLEY NATL BANCORP - VLY	COM	919794107	-1	-36	SH	SOL
Verizon Communications Inc	COM	92343V104	84	2385	SH	OTH
Verizon Communications Inc	COM	92343V104	1497	42546	SH	SOL
Viacom-b Cl B	CL B	92553P201	31	1000	SH	SOL
Vodafone Group PLC	SPONS ADR NEW	92857W209	18	600	SH	SOL
WAL MART STORES INCORPORATED - WMT	COM	931142103	319	5437	SH	SOL
WELLS FARGO & COMPANY NEW - WFC	COM	949746101	135	4462	SH	SOL
WINDSTREAM CORPORATION - WIN	COM	97381W104	28	2250	SH	SOL
WYETH - WYE	COM	983024100	3	85	SH	SOL
YUM BRANDS INCORPORATED - YUM	COM	988498101	8	230.2335	SH	SOL
Zimmer Hldgs Inc. Com	COM	98956P102	143	2100	SH	SOL
Accenture Ltd Bermuda Cl A	CL A	G1150G111	20	500	SH	SOL
Cooper Inds Ltd Cl A	CL A	G24182100	10	264	SH	OTH
Ingersoll-Rand Co Cl A	CL A	G4776G101	34	900	SH	SOL