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PINNACLE FINANCIAL PARTNERS INC  
Form 13F-HR  
November 13, 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: September 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                      November 13, 2008  
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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: 390  
 Form 13F Information Table Value Total: \$118,836  
 (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
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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	87	2750			OTHER
AGL Res Inc.	COM	1204106	611	19350			SOLE
Abbott Labs Com	COM	2824100	64	1100			OTHER
Abbott Labs Com	COM	2824100	575	9950			SOLE
Aberdeen Asia-Pacific	COM	3009107	25	5000			SOLE
Aegon N V Ord Amer Reg	NY REGISTRY SH	7924103	16	1845			SOLE
Air Prods & Chems Inc	COM	9158106	5	75			OTHER
Air Prods & Chems Inc	COM	9158106	462	6727			SOLE
Alcoa Inc.	COM	13817101	51	2268			OTHER
Alcoa Inc.	COM	13817101	1144	50517			SOLE
Allergan Inc	NOTE 1.500% 4/0	18490102	84	750			SOLE
Allstate Corp Com	COM	20002101	92	1987			SOLE
American Electric Power	COM	25537101	32	860			SOLE
American Express Co Com	COM	25816109	5	100			SOLE
Amgen Inc.	COM	31162100	16	266			OTHER
Amgen Inc.	COM	31162100	46	773			SOLE
Anadarko Pete Corp	COM	32511107	9	178			SOLE
Analog Devices Incorporated	COM	32654105	9	350			OTHER
Analog Devices							

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Incorporated	COM	32654105	190	7200	SOLE
Anheuser Busch Cos Inc	COM	35229103	97	1483	OTHER
Anheuser Busch Cos Inc	COM	35229103	774	11916	SOLE
Aon Corp	COM	37389103	46	1050	OTHER
Aon Corp	COM	37389103	727	16437	SOLE
Apache Corp Com	COM	37411105	84	810	OTHER
Apache Corp Com	COM	37411105	948	9117	SOLE
Apple, Inc	COM	37833100	12	105	OTHER
Apple, Inc	COM	37833100	530	4654	SOLE
Archer-Daniels Midland	COM	39483102	6	300	OTHER
Archer-Daniels Midland	COM	39483102	144	6800	SOLE
Atmos Energy Corp Com	COM	49560105	33	1230	OTHER
Atmos Energy Corp Com	COM	49560105	52	1935	SOLE
Automatic Data Processing Inc.	COM	53015103	29	699	OTHER
Automatic Data Processing Inc.	COM	53015103	306	7173	SOLE
BJ Services Co	COM	55482103	17	850	OTHER
BJ Services Co	COM	55482103	210	10850	SOLE
BP Plc Sponsored ADR	SPONSORED ADR	55622104	70	1402	OTHER
BP Plc Sponsored ADR	SPONSORED ADR	55622104	124	2462	SOLE
BP Prudhoe Bay Royalty Trust	UNIT BEN INT	55630107	46	500	SOLE

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Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/ Call	Investment Discretion
Baker Hughes Inc. Com	COM	57224107	61	1000			SOLE
Bancorpsouth Inc. Com	COM	59692103	56	2000			OTHER
Bancorpsouth Inc. Com	COM	59692103	70	2500			SOLE
Bank of America Corporation New	COM	60505104	122	3451			OTHER
Bank of America Corporation New	COM	60505104	1399	39546			SOLE
Bank of New York Mellon Corp	COM	64058100	3	100			OTHER
Bank of New York Mellon Corp	COM	64058100	459	13942			SOLE
Baxter Intl Inc	COM	71813109	34	536			OTHER
Baxter Intl Inc	COM	71813109	1165	17798			SOLE
Becton Dickinson & Co.	COM	75887109	20	250			OTHER
Becton Dickinson & Co.	COM	75887109	481	6001			SOLE
Bed Bath And Beyond	COM	75896100	15	500			OTHER
Berkshire Hathaway Inc.	CL A	84670108	131	1			SOLE
Berkshire Hathaway Inc Del Cl B	COM	84670207	101	23			SOLE
Best Buy Inc. Com	COM	86516101	17	450			OTHER
Best Buy Inc. Com	COM	86516101	68	1800			SOLE
BHP Billiton Ltd Sponsored ADR	SPONSORED ADR	88606108	27	525			SOLE
Boeing Co. Com	COM	97023105	64	1130			SOLE

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Bristol Myers Squibb Co. Com	COM	110122108	25	1200	OTHER
Bristol Myers Squibb Co. Com	COM	110122108	489	23440	SOLE
CBS Corp New CL B	CL B	124857202	15	1000	SOLE
CVS/Caremark Corp	COM	126650100	61	1850	OTHER
CVS/Caremark Corp	COM	126650100	606	18101	SOLE
Carnival Corp Paired Ctf	PAIRED CTF	143658300	8	200	OTHER
Carnival Corp Paired Ctf	PAIRED CTF	143658300	153	4275	SOLE
Caterpillar Inc. Del Com	COM	149123101	102	1700	SOLE
Celgene Corporation	COM	151020104	24	368	OTHER
Celgene Corporation	COM	151020104	589	9316	SOLE
Chevrontexaco Corp	COM	166764100	145	1774	OTHER
Chevrontexaco Corp	COM	166764100	968	11768	SOLE
Citigroup Inc.	COM	172967101	26	1264	OTHER
Citigroup Inc.	COM	172967101	993	48632	SOLE
Coach Inc.	COM	189754104	3	100	SOLE
Coca Cola Co Com	COM	191216100	29	550	OTHER
Coca Cola Co Com	COM	191216100	1084	20500	SOLE
Colgate Palmolive Co.	COM	194162103	95	1243	OTHER
Colgate Palmolive Co.	COM	194162103	603	7948	SOLE
Constellation Energy Group	COM	210371100	10	410	OTHER

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Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/ Call	Investment Discretion
Constellation Energy Group	COM	210371100	173	7087			SOLE
Corning Inc. Com	COM	219350105	33	2095			OTHER
Corning Inc. Com	COM	219350105	469	30107			SOLE
Cortex Pharmaceuticals	COM NEW	220524300	0	250			SOLE
Danaher Corp Del Com	COM	235851102	94	1345			SOLE
Diamonds Trust series I	UNIT SER 1	252787106	20	180			SOLE
Disney Walt Co Com Disney	COM DISNEY	254687106	120	3971			SOLE
R.R.Donnelley&sons Common	COM	257867101	21	850			OTHER
Dow Chemical Co.	COM	260543103	22	686			OTHER
Dow Chemical Co.	COM	260543103	780	24631			SOLE
Du Pont E I De Nemours & Co Com	COM	263534109	165	4099			OTHER
Du Pont E I De Nemours & Co Com	COM	263534109	434	10781			SOLE
E M C Corp Mass Com	COM	268648102	40	3345			OTHER
E M C Corp Mass Com	COM	268648102	566	47397			SOLE
Eaton Corp Common	COM	278058102	168	3000			SOLE
FPL Group Inc	COM	302571104	72	1429			OTHER

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FPL Group Inc	COM	302571104	610	12085	SOLE
First Horizon Natl Corp common	COM	320517105	119	12837	SOLE
Fiserv Inc common	COM	337738108	62	1310	SOLE
Fording Cdn Coal Tr Tr Unit	TR UNIT	345425102	62	750	OTHER
Fortune Brands, Inc	COM	349631101	55	950	SOLE
Genentech Inc.	COM NEW	368710406	8	100	SOLE
General Dynamics Corp	COM	369550108	72	980	SOLE
General Elec Co	COM	369604103	106	4125	OTHER
General Elec Co	COM	369604103	1383	54099	SOLE
General Mls Inc Com	COM	370334104	42	622	SOLE
Gilead Sciences	COM	375558103	42	940	OTHER
Gilead Sciences	COM	375558103	839	18418	SOLE
Goodrich Corporation	COM	382388106	28	700	OTHER
Goodrich Corporation	S&P SMLCP VALU	382388106	821	19900	SOLE
Hanesbrands Common	COM	410345102	11	500	SOLE
Hartford Finl Svcs Group	COM	416515104	380	9266	SOLE
Healthsouth Common New	COM	421924309	7	400	SOLE
Heinz H J Co common	COM	423074103	31	625	OTHER
Hewlett Packard Company	COM	428236103	67	1450	OTHER
Hewlett Packard Company	COM	428236103	143	3095	SOLE
Home Depot Inc.	COM	437076102	51	1965	OTHER
Home Depot Inc.	COM	437076102	1011	39107	SOLE

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Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/ Call	Investment Discretion
Honeywell Intl Inc.	COM	438516106	44	1100			OTHER
Honeywell Intl Inc.	S&P SMLCP VALU	438516106	817	19800			SOLE
ITT Corporation	COM	450911102	22	400			SOLE
Intel Corp Com	COM	458140100	23	1260			OTHER
Intel Corp Com	COM	458140100	577	30830			SOLE
International Business Mach	COM	459200101	47	400			OTHER
International Business Mach	COM	459200101	914	7826			SOLE
International Paper Co.	COM	460146103	34	1300			OTHER
International Paper Co.	COM	460146103	306	11650			SOLE
Ishares Tr MSCI Emerging Mkts	MSCI EMERG MKT	464287234	2	54			SOLE
Ishares Tr S&P500/Bar Growth Index	S&P500 GRW	464287309	9	160			OTHER
Ishares Tr S&P500/Bar Growth Index	S&P500 GRW	464287309	1037	18242			SOLE
Ishares Tr S&P500/Bar Value Index	S&P 500 VALUE	464287408	7	120			OTHER

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Ishares Tr S&P500/Bar Value Index	S&P 500 VALUE	464287408	914	15371	SOLE
Ishares Tr MSCI EAFE Index	MSCI EAFE IDX	464287465	146	2564	OTHER
Ishares Tr MSCI EAFE Index	MSCI EAFE IDX	464287465	2802	49700	SOLE
Ishares Tr S&P Midcap 400 Index	S&P MIDCAP 400	464287507	2	24	OTHER
Ishares Tr S&P Midcap 400 Index	S&P MIDCAP 400	464287507	161	2230	SOLE
Ishares Tr Russell 1000 Value Index	RUSSELL1000VAL	464287598	150	2345	SOLE
Ishares Tr S&P Midcap Growth Index	S&P MC 400 GRW	464287606	4	60	SOLE
Ishs Rus 1000 Gr Fd Russell 1000 Growth Index Fd	RUSSELL1000GRW	464287614	38	795	SOLE
Ishares Tr Rusl 2000 Value Index	COM	464287630	266	3940	SOLE
Ishares Tr S&P Midcap Value Index	S&P MIDCP VALU	464287705	52	760	OTHER
Ishares Tr S&P Midcap Value Index	S&P MIDCP VALU	464287705	1459	21175	SOLE
Ishares Dow Jones U S Real Estate	DJ US REAL EST	464287739	166	2670	SOLE
Ishares Tr S&P Smallcap 600 Index	S&P SMLCAP 600	464287804	3	54	SOLE
Ishares Tr S&P Smallcap 600 Value Index	S&P SMLCP VALU	464287879	54	824	OTHER
Ishares Tr S&P Smallcap 600 Value Index	S&P SMLCP VALU	464287879	1012	15454	SOLE
Ishares Tr S&P Smallcap 600 Growth Index	S&P SMLCP GROW	464287887	81	1352	OTHER
Ishares Tr S&P Smallcap 600 Growth Index	S&P SMLCP VALU	464287887	1344	21912	SOLE
Isis Pharmaceutical Common	COM	464330109	6	340	SOLE
Johnson & Johnson Com	COM	478160104	793	11439	OTHER
Johnson & Johnson Com	COM	478160104	3935	56792	SOLE
Johnson Controls Common	COM	478366107	137	4500	SOLE
Kimberly Clark Corp Com	COM	494368103	45	700	OTHER
Kimberly Clark Corp Com	COM	494368103	17	256	SOLE
Kinder Morgan Energy Partner UT Ltd Partner	UT LTD PARTNER	494550106	39	750	SOLE
Kohl's Corp (Wisconsin)	COM	500255104	90	1950	SOLE

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Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/ Call	Investment Discretion
Kroger Co Com	COM	501044101	55	2000			SOLE
L3 Communications Holdings	COM	502424104	80	800			OTHER
L3 Communications Holdings	COM	502424104	1420	14425			SOLE
Lauder Estee Cos Inc.	CL A	518439104	5	100			OTHER
Lauder Estee Cos Inc.	CL A	518439104	230	4650			SOLE
Liberty Ppty TR Sh Ben Int	SH BEN INT	531172104	11	300			SOLE
Eli Lilly & Co	COM	532457108	30	680			OTHER
Eli Lilly & Co	COM	532457108	99	2250			SOLE
Lincoln National Corp Ind	COM	534187109	41	956			OTHER
Lincoln National Corp Ind	S&P SMLCP VALU	534187109	1263	29449			SOLE
Linear Technology Corp.	COM	535678106	26	850			SOLE
Lockheed Martin	COM	539830109	4	35			OTHER
Lockheed Martin	COM	539830109	641	5850			SOLE
Loews Corp common	COM	540424108	75	1900			SOLE
Lowe's Cos Inc. Com	COM	548661107	45	1894			SOLE
Marathon Oil Common	COM	565849106	72	1800			SOLE
Marsh & McLennan Cos Inc Com	COM	571748102	29	900			OTHER
Mattel Inc.	COM	577081102	36	1991			SOLE
McDonalds Corporation	COM	580135101	3	51			SOLE
Medtronic Inc. Com	COM	585055106	15	300			OTHER
Medtronic Inc. Com	COM	585055106	196	3905			SOLE
Merck & Co. Inc	COM	589331107	57	1800			OTHER
Merck & Co. Inc	COM	589331107	142	4500			SOLE
Merrill Lynch & Co. Inc.	COM	590188108	3	100			SOLE
Microsoft Corp	COM	594918104	54	1970			OTHER
Microsoft Corp	COM	594918104	1125	42211			SOLE
Morgan Stanley	COM NEW	617446448	92	4000			SOLE
National City Common	COM	635405103	2	1000			SOLE
National Healthcare Corp	COM	635906100	453	9583			SOLE
National Oilwell Inc	COM	637071101	4	80			OTHER
National Oilwell Inc	COM	637071101	413	8175			SOLE
Newmont Mining Corp common	COM	651639106	10	250			SOLE
Nike Inc Cl B	CL B	654106103	8	100			SOLE
Nokia Corp Sponsored ADR	SPONSORED ADR	654902204	14	750			OTHER
Nokia Corp Sponsored ADR	SPONSORED ADR	654902204	32	1750			SOLE
Norfolk Southern Corp	COM	655844108	179	2700			SOLE
Northwest Nat Gas Co	COM	667655104	11	202			SOLE
OGE Energy Corp	COM	670837103	46	1500			SOLE

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Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/ Call	Investment Discretion
Occidental Pete Corp	COM	674599105	17	242			SOLE
Peabody Energy Common	COM	704549104	7	150			OTHER
Peabody Energy Common	COM	704549104	238	5200			SOLE
Pengrowth Energy Tu Tr Unit New	TR UNIT NEW	706902509	17	1150			SOLE
Penn West Energy Trust common	TR UNIT	707885109	14	600			SOLE
Pepsico Inc	COM	713448108	262	3683			OTHER
Pepsico Inc	COM	713448108	3002	42168			SOLE
Pfizer Inc	COM	717081103	15	800			OTHER
Pfizer Inc	COM	717081103	1446	78418			SOLE
Phillip Morris International, Inc.	COM	718172109	26	530			OTHER
Phillip Morris International, Inc.	COM	718172109	615	12830			SOLE
Piedmont Natur.Gas Common	COM	720186105	463	14534			SOLE
Plum Creek Timber Co Inc Com	COM	729251108	229	4603			SOLE
Procter & Gamble Co	COM	742718109	246	3550			OTHER
Procter & Gamble Co	COM	742718109	3048	43665			SOLE
Qualcomm Incorporated	COM	747525103	34	800			OTHER
Qualcomm Incorporated	COM	747525103	709	16444			SOLE
Regency Ctrs Corp common	COM	758849103	47	700			SOLE
Rockwell Automation Inc.	COM	773903109	6	170			SOLE
Rockwell Collins Inc.	COM	774341101	20	433			SOLE
Royal Dutch Adr-a Sponsored Adr Repstg A Shs	SPONS ADR A	780259206	48	800			OTHER
Royal Dutch Adr-a Sponsored Adr Repstg A Shs	SPONS ADR A	780259206	30	500			SOLE
Royce Value Trust	COM	780910105	12	886			SOLE
Sara Lee Corp Com	COM	803111103	15	1200			OTHER
Sara Lee Corp Com	COM	803111103	51	4000			SOLE
Schering Plough Corp	COM	806605101	48	2598			OTHER
Schering Plough Corp	COM	806605101	763	41314			SOLE
Schlumberger Ltd Com	COM	806857108	8	100			OTHER
Schlumberger Ltd Com	COM	806857108	444	5650			SOLE
Sigma-aldrich Common	COM	826552101	629	12000			SOLE
Snap-on Common	COM	833034101	45	850			OTHER
Source Cap Inc Com	COM	836144105	5	100			SOLE
Southern Co Com	COM	842587107	83	2200			SOLE
Spectra Energy	COM	847560109	14	575			OTHER
Spectra Energy	COM	847560109	255	10615			SOLE
Staples Common	COM	855030102	14	600			SOLE
Stryker Corp Com	COM	863667101	25	400			OTHER
Stryker Corp Com	COM	863667101	75	1200			SOLE



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Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/ Call	Investment Discretion
Suntrust Bks Inc Com	COM	867914103	169	3780			OTHER
Suntrust Bks Inc Com	COM	867914103	1179	26341			SOLE
Sysco Corp Com	COM	871829107	62	2000			SOLE
Teppco Partners L P UT Ltd Partner	UT LTD PARTNER	872384102	27	1000			SOLE
Terex Corp New	COM	880779103	13	400			OTHER
Terex Corp New	COM	880779103	185	6000			SOLE
Torchmark Corp Com	COM	891027104	30	500			SOLE
Tupperware Corp common	COM	899896104	36	1300			OTHER
Ust Common Common	COM	902911106	310	4670			SOLE
US Bancorp Del Com New	COM NEW	902973304	18	500			OTHER
US Bancorp Del Com New	COM	902973304	665	18474			SOLE
Union Pacific Common	COM	907818108	29	396			OTHER
Union Pacific Common	COM	907818108	759	10652			SOLE
United Parcel Service Cl B	COM	911312106	26	409			SOLE
United Technologies Inc Cp	COM	913017109	21	350			SOLE
Vulcan Materials Co	COM	929160109	14	200			OTHER
Vulcan Materials Co	COM	929160109	95	1300			SOLE
Wal Mart Stores Inc. Com	COM	931142103	84	1400			OTHER
Wal Mart Stores Inc. Com	COM	931142103	536	8976			SOLE
Walgreen Co	COM	931422109	25	800			OTHER
Walgreen Co	COM	931422109	36	1155			SOLE
Wells Fargo and Company New	COM	949746101	26	700			OTHER
Wells Fargo and Company New	COM	949746101	582	15295			SOLE
Weyerhaeuser Co Com	COM	962166104	6	100			OTHER
Weyerhaeuser Co Com	COM	962166104	16	266			SOLE
Wyeth common	COM	983024100	241	6500			SOLE
AT&T Common	COM	00206R102	48	1716			OTHER
AT&T INCORPORATED - T	COM	00206R102	1325	47458			SOLE
ABBOTT LABS - ABT	COM	002824100	3	50			SOLE
Aetna Inc. (New)	COM	00817Y108	22	600			OTHER
AIR PRODUCTS & CHEMICALS - APD	COM	009158106	206	3025			SOLE
ALCOA INCORPORATED - AA	COM	013817101	153	6916			SOLE
Altria Group Inc	COM	02209S103	5	240			OTHER
Altria Group Inc	COM	02209S103	22	1125			SOLE
APACHE CORPORATION - APA	COM	037411105	314	3022			SOLE
APPLE INCORPORATED - AAPL	COM	037833100	258	2246			SOLE
BANK OF NEW YORK MELLON - BK	COM	064058100	206	6238			SOLE
BAXTER INTERNATIONAL - BAX	COM	071813109	252	3857			SOLE

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Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/ Call	Investment Discretion
BECTON DICKINSON & COMPANY - BDX	COM	075887109	193	2387			SOLE
BLDRS INDEX FUNDS TRUST - ADRD	Exchange Traded Funds	09348R201	579	26016			SOLE
CELGENE CORPORATION - CELG	COM	151020104	333	5334			SOLE
CHEVRON CORPORATION NEW - CVX	COM	166764100	12	150			SOLE
CHUBB CORPORATION - CB	COM	171232101	3	60			SOLE
Cisco Sys Inc. Com	COM	17275R102	35	1565			OTHER
CISCO SYSTEMS INCORPORATED - CSCO	COM	17275R102	1035	45826			SOLE
CITIGROUP INCORPORATED - C	COM	172967101	400	19318			SOLE
COLGATE PALMOLIVE COMPANY - CL	COM	194162103	187	2453			SOLE
Conocophillips	COM	20825C104	52	694			OTHER
CONOCOPHILLIPS - COP	COM	20825C104	1244	16988			SOLE
CORNING INCORPORATED - GLW	COM	219350105	120	7752			SOLE
Costco Whsl Corp New	COM	22160K105	36	550			OTHER
COSTCO WHOLESALE CORPORATION - COST	COM	22160K105	1409	21734			SOLE
Dell Inc.	S&P SMLCP VALU	24702R101	4	247			SOLE
Dominion Res Inc Va New	COM	25746U109	54	1250			OTHER
Dominion Res Inc Va New	COM	25746U109	55	1270			SOLE
DOW CHEMICAL COMPANY - DOW	COM	260543103	204	6352			SOLE
Duke Energy Common	COM	26441C105	27	1550			OTHER
Duke Energy Common	COM	26441C105	272	15830			SOLE
E M C CORPORATION MASS - EMC	COM	268648102	314	26031			SOLE
Enerplus Res Fd Unit Tr G New	UNIT TR G NEW	29274D604	26	700			SOLE
EXELON CORPORATION - EXC	COM	30161N101	208	3330			SOLE
Exxon Mobil Corp Com	COM	30231G102	155	1998			OTHER
EXXON MOBIL CORPORATION - XOM	COM	30231G102	5490	70633			SOLE
FPL GROUP INCORPORATED - FPL	COM	302571104	228	4452			SOLE
Freeport McMoran Cl B	COM	35671D857	9	150			SOLE
GILEAD SCIENCES INCORPORATED - GILD	COM	375558103	313	6930			SOLE
Glaxosmithkline Plc Spn Adr	SPONSORED ADR	37733W105	456	10501			SOLE
Goldman Sachs Group							

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Inc	COM	38141G104	27	225	OTHER
GOLDMAN SACHS GROUP -					
GS	COM	38141G104	1331	10367	SOLE
Google-a Cl A	COM	38259P508	11	34	SOLE
HEWLETT PACKARD					
COMPANY - HPQ	COM	428236103	5	100	SOLE
HOME DEPOT					
INCORPORATED - HD	COM	437076102	262	10016	SOLE
Ing Clarion Global					
Common	COM	44982G104	18	2000	SOLE
ILLINOIS TOOL WKS					
INCORPORATED - ITW	COM	452308109	2	50	SOLE
INTEL CORPORATION -					
INTC	COM	458140100	241	12901	SOLE
Iris International Inc.	COM	46270W105	2	100	SOLE

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Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/ Call	Investment Discretion
ISHARES INCORPORATED							
MSCI - EWZ	Exchange Traded Funds	464286400	9	154			SOLE
ISHARES TR MSCI EMERG							
MKT - EEM	Exchange Traded Funds	464287234	18	550			SOLE
ISHARES TR S&P 500							
VALUE - IVE	Exchange Traded Funds	464287408	204	3405			SOLE
ISHARES TR MSCI EAFE							
IDX - EFA	Exchange Traded Funds	464287465	1247	22164			SOLE
ISHARES TR S&P MC 400							
GRW - IJK	Exchange Traded Funds	464287606	25	338			SOLE
ISHARES TR RUSL 2000							
VALU - IWN	Exchange Traded Funds	464287630	398	5923			SOLE
ISHARES TR DJ US REAL							
EST - IYR	Exchange Traded Funds	464287739	93	1500			SOLE
ISHARES TR S&P SMLCP							
VALU - IJS	Exchange Traded Funds	464287879	358	5484			SOLE
ISHARES TR S&P SMLCP							
GROW - IJT	Exchange Traded Funds	464287887	710	11546			SOLE
Ishares Silver Tr	ISHARES	46428Q109	47	3775			SOLE
I-Shares S&P GSCI							
Commodity	UNIT BEN INT	46428R107	16	300			SOLE
JP Morgan Chase &							
Company	COM	46625H100	28	600			OTHER
JPMORGAN & CHASE &							
COMPANY - JPM	COM	46625H100	2057	43979			SOLE
JOHNSON & JOHNSON -							
JNJ	COM	478160104	453	6495			SOLE
Kraft Foods Inc Cl A	CL A	50075N104	5	167			OTHER
KRAFT FOODS							
INCORPORATED CLASS							
- KFT	COM	50075N104	28	878			SOLE
Laboratory Corp Common							
New	COM NEW	50540R409	31	450			OTHER

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LABORATORY CORPORATION AMER - LH	COM	50540R409	851	12203	SOLE
LEHMAN BROS HLDGS INCORPORATED - LEHMQ	COM	524908100	0	1	SOLE
LOCKHEED MARTIN CORPORATION - LMT	COM	539830109	389	3538	SOLE
MGM MIRAGE - MGM	COM	552953101	6	200	SOLE
MEDTRONIC INCORPORATED - MDT	COM	585055106	1	23	SOLE
MERCK & COMPANY INCORPORATED - MRK	COM	589331107	4	130	SOLE
MICROSOFT CORPORATION - MSFT	COM	594918104	406	15285	SOLE
Monsanto Co New common	COM	61166W101	21	210	OTHER
MONSANTO COMPANY NEW - MON	COM	61166W101	724	7283	SOLE
MOTOROLA INCORPORATED - MOT	COM	620076109	13	1900	SOLE
National Health Investors	COM	63633D104	528	15430	SOLE
NATIONAL OILWELL VARCO - NOV	COM	637071101	238	4652	SOLE
NORTHERN TR CORPORATION - NTRS	COM	665859104	14	200	SOLE
NOVARTIS A G SPONSORED ADR - NVS	COM	66987V109	4	85	SOLE
NSTAR	COM	67019E107	16	504	SOLE
Oracle Corporation	COM	68389X105	20	1000	OTHER
ORACLE CORPORATION - ORCL	COM	68389X105	906	45026	SOLE
PENN VA RESOURCES PARTNERS LP - PVR	Equity	707884102	2	120	SOLE
PEPSICO INCORPORATED - PEP	COM	713448108	450	6326	SOLE
Petroleo Brasileiro ADR	SPONSORED ADR	71654V408	23	525	SOLE
PHILIP MORRIS INTERNATIONAL - PM	COM	718172109	211	4358	SOLE

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Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/ PR	Put/ Call	Investment Discretion
Pinnacle Finl Partners Inc common	COM	72346Q104	47	1541			OTHER
PINNACLE FINL PARTNERS - PNFP	COM	72346Q104	10274	333627			SOLE
Powershares Commodity Index	UNIT BEN INT	73935S105	20	600			SOLE
PRAXAIR INCORPORATED - PX	COM	74005P104	21	292			SOLE
PROCTER & GAMBLE							

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COMPANY - PG QUALCOMM INCORPORATED	COM	742718109	588	8457	SOLE
- QCOM Regions Financial Corp	COM	747525103	304	7155	SOLE
New common REGIONS FINANCIAL	COM	7591EP100	263	27368	OTHER
CORPORATION - RF REPSOL YPF S A - REP	COM	7591EP100	2294	239012	SOLE
RIO TINTO PLC	American Dep. Receipt	76026T205	42	1400	SOLE
SPONSORED ADR - RTP Spdr TR Unit Ser 1	American Dep. Receipt	767204100	5	20	SOLE
SPDR Gold Trust	UNIT SER 1	78462F103	20	175	SOLE
SPDR SERIES TRUST DJ - DSG	GOLD SHS	78463V107	82	955	SOLE
SPDR SERIES TRUST DJ - DSV	Exchange Traded Funds	78464A201	855	10652	SOLE
Sanofi-Aventis ADS	Exchange Traded Funds	78464A300	826	14430	SOLE
SCHERING PLOUGH CORPORATION - SGP	SPONSORED ADR	80105N105	7	200	SOLE
SCHLUMBERGER LIMITED - SLB	COM	806605101	397	21544	SOLE
Sealed Air Corp New Com	Ordinary Shares	806857108	253	3227	SOLE
Energy Select Sector SPDR	COM	81211K100	16	718	SOLE
Financial Select Sector Spdr	SBI INT-ENERGY	81369Y506	40	630	SOLE
STARWOOD HOTELS&RESORTS	SBI INT-FINL	81369Y605	4	210	SOLE
WRLDWD - HOT	COM	85590A401	54	1964	SOLE
STRYKER CORPORATION - SYK	COM	863667101	5	80	SOLE
SUNTRUST BKS INCORPORATED - STI	COM	867914103	247	5502	SOLE
Target Corp Com	COM	87612E906	17	350	OTHER
Target Corp Com	COM	87612E906	6	120	SOLE
3M Co.	COM	88579Y101	14	200	OTHER
3M Co.	COM	88579Y101	393	5745	SOLE
US BANCORP DEL - USB	COM	902973304	322	8919	SOLE
UNION PAC CORPORATION - UNP	COM	907818108	324	4584	SOLE
UNITED TECHNOLOGIES - UTX	COM	913017109	0	0	SOLE
Unitedhealth Group Common	COM	91324P102	51	2026	SOLE
Valero Energy Corp New	COM	91913Y100	6	200	OTHER
Valero Energy Corp New	COM	91913Y100	168	5575	SOLE
Verizon Communications Inc	COM	92343V104	78	2385	OTHER
VERIZON COMMUNICATIONS - VZ	COM	92343V104	1261	39242	SOLE
Viacom-b Cl B	CL B	92553P201	25	1000	SOLE
Vodafone Group PLC	SPONS ADR NEW	92857W209	13	600	SOLE
WAL MART STORES INCORPORATED - WMT	COM	931142103	344	5785	SOLE

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WELLS FARGO & COMPANY NEW - WFC	COM	949746101	185	4940			SOLE
WINDSTREAM CORPORATION - WIN	COM	97381W104	17	1528			SOLE
Worldcom Inc Ga New Wrldcom Gp Com	COM	98157D106	0	1000			SOLE
Worldcom Inc. GA New MCI Grp	COM	98157D304	0	40			SOLE
YUM BRANDS INCORPORATED - YUM	COM	988498101	8	230			SOLE
Zimmer Hldgs Inc. Com	COM	98956P102	134	2100			SOLE
Accenture Ltd Bermuda Cl A	CL A	G1150G111	19	500			SOLE
Cooper Inds Ltd Cl A	CL A	G24182100	11	264			OTHER
Ingersoll-Rand Co Cl A	CL A	G4776G101	28	900			SOLE
Nordic American Tanker Shipping Ltd	COM	G65773106	11	355			SOLE