Edgar Filing: WATSON JOHN H - Form 4

WATSON JO Form 4	OHN H							
January 28, 2	2005							
FORM	14						APPROVAL	
Washington, D.C. 20549						N OMB Number:	3235-0287	
Check the if no long	ter.					Expires:	January 31, 2005	
subject to Section 1 Form 4 o Form 5	6. r		OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES				Estimated average burden hours per response 0	
obligation may cont <i>See</i> Instru 1(b).	ns Section 17(a	a) of the Public	16(a) of the Securit Utility Holding Com Investment Compan	npany Act o	of 1935 or Secti			
(Print or Type I	Responses)							
1. Name and A WATSON J	Address of Reporting F IOHN H	Symbo		-	5. Relationship of Issuer	of Reporting F	Person(s) to	
		REG	ONS FINANCIAL	CORP [RF]] (Cho	eck all applica	ble)	
(Last)	(First) (N		of Earliest Transaction	V D'	1	00 0		
P O BOX 12	207		/Day/Year) /2005	X_ Director 10% Owner Officer (give titleOther (specify below) below)				
	(Street)		nendment, Date Original Ionth/Day/Year)	l	6. Individual or Applicable Line) _X_ Form filed by	y One Reporting	Person	
DOTHAN,	AL 36302				Form filed by Person	More than One	Reporting	
(City)	(State)	(Zip) T	ble I - Non-Derivative	Securities Ac	equired, Disposed	of, or Benefic	ially Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, any (Month/Day/Yea	Code Disposed	(A) or of (D)	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		(Instr. 3 and 4)			
Common Stock					23,183	I	Charitable Foundation Trust	
Common Stock (DSPP) (1)					15,705.835	D		
Common Stock (Joint with Spouse)					191,316	D		

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

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Persons who respond to the collection of information contained in this form are not 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)	Code	TransactionDerivative Code Securities		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Phantom Stock Units (DDSIP)	(2)	01/26/2005	Р	649.05	(2)	(2)	Common Stock	649.05	\$ 3

Reporting Owners

Reporting Owner Name / Addre	ess	Relationsh		
1	Director	10% Owner	Officer	Other
WATSON JOHN H P O BOX 1207 DOTHAN, AL 36302	X			
Signatures				
By: Ronald C. Jackson	01/28/2005			

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Date

- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Stock purchased through the Directors Stock Purchase Plan.
- (2) The reported phantom stock units were acquired under Regions' Directors Deferred Stock Investment Plan.

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.

<u>**</u>Signature of Reporting Person