

Mail Stop 4561

February 26, 2008

James Foglesong  
Chief Financial Officer  
Horizon Bancorp  
515 Franklin Square  
Michigan City, Indiana 46360

**RE: Horizon Bancorp  
Form 10-K for Fiscal Year Ended December 31, 2006  
Filed March 23, 2007  
File No. 000-10792**

Dear Mr. Foglesong,

We have completed our review of your Form 10-K and have no further comments at this time.

Sincerely,

Kevin W. Vaughn  
Branch Chief