

Mail Stop 4561

December 18, 2007

Kathleen M. Jepson, Chief Financial Officer
Horizon Bancorporation, Inc.
900 53rd Avenue East
Bradenton, Florida 34203

**Re: Horizon Bancorporation, Inc.
 Form 10-KSB for Fiscal Year Ended
 December 31, 2006**

Dear Ms. Jepson:

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

Sincerely,

John P. Nolan
Accounting Branch Chief