

**Found Righteous (Part 1)**  
Romans 3:21-31  
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This morning we come back to Paul's magnificent letter to the Romans and we come to a new section. It is really the heart of this letter that Paul wrote to the churches there in the capital of the Roman Empire. It is the essential truth.

Most of you know that before Sheila and I moved here to Dallas we spent 16 years in Los Angeles. Just north of our home there in Los Angeles there was a monument, a monument to one of the worst disasters in California history. The St. Francis dam was 200 yards long by 65 yards high. It was completed on March 1, 1926. Just two years later, on March 12, 1928, the dam failed. It sent a 65 yard high wall of water crashing down San Francisquito Canyon. By the time the flood waters reached the Pacific Ocean some five and a half hours later, 470 people lay dead in its wake. In terms of lives lost, it was the second worst disaster in California history, second only to the great San Francisco Earthquake and Fire of 1906.

The dam was designed by the famous engineer Mulholland. When he learned of the disaster he was devastated, as you might imagine. In fact, his biographers will tell you that he really never recovered from learning of that disaster. Why did it happen? Well, the dam itself was structurally sound. But it was doomed from the beginning because it was built on a bad foundation. There was no way at the time for Mulholland to have known, but the ground beneath the surface, beneath what was tested, was fatally flawed.

You know, when I think about that dam and what happened as a result of a faulty foundation, I'm reminded of the fact that the same thing can happen when it comes to a Christian church. The structure itself can look completely sound, but if it's even slightly off at the key point of its foundation then the whole thing is put at risk, the Christian faith itself, as represented by that church, and it can collapse, fatally.

In the history of the church, minds far greater than mine have identified one foundational truth as the bedrock of our faith, as the foundation that lies beneath everything else in the Christian faith. For example, William Cunningham, in his historical theology, writes, "There is no subject which possesses more intrinsic importance than attaches to this one." Thomas Watson, the English Puritan, described this one truth as, "The very hinge and pillar of Christianity." Watson went on to say that to be wrong on this one truth is, "Like a defect in the foundation." John Calvin declared it to be the main hinge of the Christian faith. He wrote, "Whenever knowledge of it is taken away the glory of Christ is extinguished, religion abolished, the church destroyed, and the hope of salvation utterly overthrown."

But one man above all others in church history most clearly and forcefully and passionately articulated the importance of this one foundational truth. The man, of course, was the reformer Martin Luther. Luther wrote, “This doctrine is the head and the cornerstone. It alone begets, nourishes, builds, preserves, and defends the Church of God. And without it the Church of God cannot last for one hour.” Luther said, “It is the article by which the church stands or falls. This truth is that which determines whether the church stands as a true church of God or collapses in fatal demise.”

Today, in our study of Paul’s magnificent letter to the Romans we come to his articulation, his explanation, of this one great truth. By now you know what it is, the great doctrine of which all of these minds in the history of the church have spoken, is nothing other than the doctrine of justification by faith alone.

Now, let me remind you of where we stand in the flow of Paul’s thought in his letter to the Romans. The theme of the letter, of course, is the gospel of God. We meet that theme in verse 1 of chapter 1. He introduces it to us formally as the theme in chapter 1 verses 16 to 17. Douglas Moo puts it this way, “Romans is Paul’s summary of the gospel he preaches. And at the heart of the gospel Paul preached is this foundational truth, justification by faith alone.”

Now again, the flow of the letter is like this, he begins in the first 17 verses of chapter 1 with a basic greeting and introduction. And he introduces us to the theme of his letter. Then the first major section of this letter begins in chapter 1 verse 18 and runs all the way through the end of chapter 4. It is the gospel explained. And at the core of the gospel is justification by faith alone.

Now, that major section breaks into several smaller sections. We’ve already looked at the first of them. Chapter 1 verse 18 through chapter 3 verse 20, Paul proves our personal lack of righteousness. All of us, without exception, be we pagan or religious, lack the righteousness God requires of us. We studied that in great detail.

Today we come to the next part of this first section. It is God’s gift of imputed righteousness. It begins in chapter 3 verse 21 and runs down through the end of chapter 3. Chapter 4, also part of this section, is a biblical defense of justification. But before we begin our journey through this next paragraph, let me show you the flow of Paul’s argument here in chapter 3. First of all, in verses 21 to 26, he gives us an explanation of justification. He gives us his articulation of exactly what justification is and what it accomplishes. And then in verses 27 to 31, he lays out the implications of justification. In light of that reality, here are some significant implications we have to consider. So, God’s gift of imputed righteousness.

Today we begin our study of this paragraph in which Paul presents for us his own explanation of justification, which is the heart of the gospel that he preached. Let’s read it together. Romans 3 beginning in verse 21.

But now apart from the Law *the* righteousness of God has been manifested, being witnessed by the Law and the Prophets, even the righteousness of God through faith in Jesus Christ for all those who believe; for there is no distinction; for all have sinned and fall short of the glory of God, being justified as a gift by His grace through the redemption which is in Christ Jesus; whom God displayed publicly as a propitiation in His blood through faith. *This was* to demonstrate His righteousness, because in the forbearance of God He passed over the sins previously committed; for the demonstration, *I say*, of His righteousness at the present time, so that He would be just and the justifier of the one who has faith in Jesus.

What a magnificent paragraph. In fact, Leon Morris calls those verses the most important single paragraph ever written. Luther called this passage quote, “The chief point and the very central place of the epistle and of the whole Bible.” And we get to study it together.

Now, you’ll notice that Paul begins this paragraph with two little, important words that mark the transition of his thought, “But now.” “But now.” What does Paul mean by that? What is the transition that he’s marking? Well, there’s disagreement about that. Some argue that those two words refer to a transition in human history, between the era of the law and that era initiated by the cross. “But now.” There was the law under Moses, but now there’s a new era initiated by the work of Jesus Christ. Others say that the words “but now” identify not a transition in human history, but rather a transition in our own lives, our own personal lives. The transition between our days before Christ and our days after Christ. We lived in the first three chapters of Romans before Christ, but now we live in justification.

Those are both possible. But I think the most likely way to interpret these words “but now” don’t mark a chronological shift at all, but rather a logical shift in Paul’s argument. From chapter 1 verse 18 through chapter 3 verse 20, Paul has been laboring to prove one thing, our lack of personal righteousness. That lack of righteousness is measured by our failure to obey God’s law. Whether you’re the Pagan and the work of the law is written in your heart or whether you’re a Jew and you have the written Scriptures. Either way, you have failed to keep it. I have failed to keep it.

“But now” marks a change in his argument. It’s a contrast to what has come before. Notice the two verses right before, chapter 3 verse 19, “Now we know that whatever the Law says, it speaks to those who are under the Law.” That’s every human being. There are those who have the work of a law written on their hearts but don’t have the written law. There are those who have the written law. So it’s speaks to all of us.

So that every mouth may be closed and all the world may become accountable to God; because by the works of the Law [*by keeping God’s law*] no flesh will be justified in His sight; for through the Law comes the knowledge of sin.

As we saw the last time we studied Paul's letter together, these two verses describe God's final verdict on every human being outside of Christ. If you have not trusted in Christ, this is what you will hear at the judgment. In this verdict we learn that we are responsible before God's law. That we are guilty with no defense. That we abide under God's wrath. That we live, as it were, on death row waiting for the execution of the sentence. That we are hopeless before the divine standard. The law can't help us. "No flesh will be justified in His sight" by keeping the law. And we are fully aware of our own condition; verse 20 ends by saying, "through God's Law we each have a knowledge of our sin." We know. This is our condition.

So notice then that Paul ends the first section of the epistle by reminding us that through our own efforts to keep God's law, notice verse 20, "no flesh," not one human being, "will be justified in God's sight. But now." You see, having proven our universal lack of a righteousness of our own, a righteousness in which we earn our standing before God by our own efforts, our own merit, our own obedience, Paul now introduces us to another kind of righteousness. A different kind of righteousness. And he does so with those two little words, "But now."

Lloyd Jones wrote that, "There are no more wonderful words in the whole of scripture than these two words. But now." Because with those two little words Paul introduces us to the gift of God's righteousness offered in the gospel. We've already discovered we have no righteousness, "THERE IS NONE RIGHTEOUS, NO NOT ONE," chapter 3 says. "But now." Notice verse 21, "But now apart from the law *the* righteousness of God has been manifested." The word manifested means to become known, to be plainly recognized, to be thoroughly understood.

So how did the righteousness of God become clear? Well, Paul takes us back here to Romans chapter 1 where he introduced his theme. Go back to Romans 1:16,

For I am not ashamed of the gospel, [*the good news, the announcement that God makes of the good news of reconciliation through His Son*] for the gospel is the power of God for salvation [*for spiritual rescue*] to everyone who believes, to the Jew first and also to the Greek. For in the gospel the righteousness of God is revealed.

That's what Paul is talking about back in chapter 3. "But now apart from the Law the righteousness of God has been manifested," has been revealed. Where? In the gospel, in the good news that God has announced. So then, the theme of this brief powerful passage in Romans 3 is, the righteousness of God revealed in the gospel.

But what exactly does Paul mean by the righteousness of God? This was what stumped a young monk by the name of Martin Luther. What is the righteousness of God that's revealed in the gospel? Well, the phrase speaks of two things. First of all, it speaks of the source of this righteousness, it comes from God. It is a righteousness that comes from God. It is a

righteousness that God Himself provides to the sinner. In fact, notice in verse 24 he calls it, “a gift of God’s grace.” So it comes from God.

But primarily, when Paul refers to this as the righteousness of God, he is referring to the quality of this righteousness. He is contrasting it with human righteousness. It is God’s righteousness as opposed to all human righteousness. This becomes clearer in verse 21 because he adds, “it is the righteousness of God apart from the Law.” Literally, the Greek text says, “apart from law,” law of any kind. In other words, this is a righteousness that has nothing to do with a law of any kind, whether God’s revealed law or whether self-made human laws and requirements and rules. The righteousness he’s talking about doesn’t come from human performance, human law keeping, of any kind.

Now this is very important, because in these verses and throughout this entire letter Paul contrasts for us two totally different approaches to trying to gain a right standing before God. Let me put it differently, there are only two ways for you to seek to be right with God, only two ways. The first way is through a righteousness based on your own effort. The other way is through what Paul calls here, the righteousness of God, the righteousness of God revealed in the gospel. So it is either the righteousness that God gives as a gift or it is my own effort, my own righteousness. Those are the only two ways there. There’s no middle ground.

In fact, let me make it very personal. This morning as you sit there, you have already chosen one of these two approaches to righteousness. You are either trying to be right with God through your own righteousness, your own goodness, your own works, or you have abandoned all hope of that and you have put your hope in the work of Jesus Christ, in the righteousness of God. You’ve embraced one or the other as you sit here this morning.

Now, throughout this letter Paul contrasts these two different approaches to being right with God. You’ve already seen it here in our passage. But look down at verse 27 of chapter 3,

Where then is boasting? [*If we are justified by faith alone, where is boasting? There is no boasting.*] It’s excluded. By what kind of law? Of works? [*There’s one approach to righteousness.*] No, but by a law of faith. For we maintain that a man is justified by faith apart from the works of the Law.

There are those two different approaches to righteousness. And Paul says, one will never get you justified. One will never have God declaring you righteous. Look down at chapter 4 verse 2, “For if Abraham was justified by works.” There’s one approach. If that’s what happened, then he can boast. And Paul says, that can never be, that just can’t be true. So it can’t be that way.

What does the Scripture say? “ABRAHAM BELIEVED GOD, AND IT WAS CREDITED TO HIM AS RIGHTEOUSNESS.” “CREDITED TO HIM AS RIGHTEOUSNESS.” “Now to the one who works, his wage is not credited as a favor, but as what is due.” You work hard, you get paid. Your boss

isn't giving you that check as a favor. You earned it. That's one approach to righteousness. Here's the other. Verse 5,

But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness, just as David also speaks of the blessing on the man whom God credits righteousness apart from works.

You see the contrast? Two ways, two approaches to righteousness.

Turn over to chapter 9, because Paul comes back to this, verse 30, "What shall we say then? That Gentiles, who did not pursue righteousness, attained righteousness, even the righteousness which is by faith." There is one kind of righteousness. Israel, on the other hand, chose the other.

Pursuing a law of righteousness, they didn't arrive at that law. Why? Because *they didn't pursue it* by faith, but as though *it* were by works.

They chose that approach. Verse 3 of chapter 10,

For not knowing about God's gift of righteousness in the gospel they sought to establish their own righteousness, and they didn't subject themselves to the righteousness of God. For Christ is the end of the law for righteousness to everyone who believes.

Now in verses 5 and 6 you have this clear contrast again, "Moses writes that the man who practices," here's the first kind, "righteousness which is based on law keeping." Verse 6, then there's the righteousness that is "based on faith." And Paul says in verse 8, "This is what we are preaching, a message of faith." Righteousness that comes and is received by faith. It is a gift from God.

Now the rest of the New Testament drives home this same contrast; there are so many passages. Let me show you two. Look at Galatians 2, Galatians 2:16, you see these same two approaches to justification, "nevertheless," this is Galatians 2:16, "knowing that a man is not justified by," law keeping, "by the works of the Law," there's one approach, "but rather, through faith in Christ Jesus," there's the second approach, "even we have believed." He makes it personal, he says, this is a truism, "but we believed in Christ Jesus, so that we may be justified by faith in Christ and not by the works of the Law." Again, you see that dichotomy, "since by the works of the Law no flesh will be justified."

Turn to Philippians 3 and in Paul's spiritual autobiography he makes this same point. Philippians 3:9, he says, "I want to be found in Christ," here's the first approach, "not having a righteousness of my own." And notice how he describes a righteous of my own, it's one derived from law keeping. I don't want that, he says, that's not how I want to seek to be right with God. I want

instead the second approach. I want that “righteousness which is through faith in Christ, the righteousness which comes from God,” not on the basis of works, but “on the basis of faith.”

That’s the contrast that Paul is making back in Romans 3. Go back there. Having already shown us, in the first three chapters of his letter to the Romans, the utter futility of pursuing a righteousness of our own, because “THERE IS NONE RIGHTEOUS,” he says in chapter 3. In chapter 3 verse 21 he introduces us to the other way, the righteousness God Himself provides to the sinner. The gift of righteousness earned solely through the work of Christ and given to the believing sinner through faith.

In fact, notice down in verse 24 of chapter 3, Paul describes the receiving of this righteousness as, notice, “being justified.” To receive this righteousness from God as a gift is to be justified. In fact, the word justified in verse 24, in the original language, is just the verb form of the word righteous or righteousness. So the righteousness of God then describes what the Bible refers to as being justified. Or, in its longer form, as justification or justification by faith alone.

You know, it’s tragic to me that many Christians, many who profess Christ, have never heard of justification. They have never heard a message on justification. It was true of me. I was raised in a Christian home. We attended conservative evangelical Protestant churches. I was saved as a senior in high school. But from my birth through college I only heard one sermon on justification, and that was near the end of my college career. But the doctrine of justification is central to our faith. Many of you, sadly, have had the same experience that I’ve had, this is not something you have commonly heard. But understand this, when Paul sets out in Romans to explain to us the gospel, when he finally gets to the good news, he ends up explaining justification by faith alone. In other words, listen carefully, justification is the gospel. It is the gospel.

Now, before we look at what this passage says about justification, I need to first make sure that we understand the meaning of the word itself. I’m going to cover some ground that I covered when we were in chapter 1 but that’s been a long time ago and it’s really important as we launch into this new section.

What is justification? Well, the word justified, that we see for the first time in verse 24, but will see again and again in the next couple of chapters, simply means this, to justify is to declare someone to be righteous, to declare someone to be righteous. It is a legal decision. It is a verdict in a court room. It’s extremely important to understand that. That it is, in fact, a legal decision, that justification is not a process. It is a decision by God as a judge at one moment in time. It is a legal decision about someone’s standing with reference to the law. That means it’s not something subjective that happens inside of you. When you are justified nothing subjective, in terms of justification anyway, happens inside of you. Instead, it is a legal decision in the courtroom of heaven about your case. This is justification.

Now, why is it important to make this distinction? Because this doctrine has been misrepresented. The Council of Trent, a mid-sixteenth century Roman Catholic response to the Reformation, says that, in fact, justification is a process, “It is not remission of sins merely but also the sanctification and renewal of the inward man.” In fact, in Catholic theology justification is a lifelong process to which my good works contribute. And that process even lasts into purgatory in Catholic theology.

Sadly, however, the true nature of justification is under attack today not only from the Roman Catholic Church, but also from professing evangelicals. There are those who teach, and if you hear this, don’t walk, run, a *New Perspective on Paul*. They have set out to reinterpret Paul and to make justification something other than a legal decision based on the gift of God’s righteousness to the sinner. The academics who, sort of, led this parade for the *New Perspective on Paul*, are men like James Dunn, E.P. Sanders, or the popular British theologian, N.T. Wright.

Listen to what Wright says, “If we use the language of the law court, it makes no sense whatever to say that the judge imputes, imparts, bequeaths, conveys, or otherwise transfers his righteousness to either the plaintiff or the defendant. Righteousness is not an object, a substance or gas, which can be passed across the court room.” In other words, Wright is denying the very thing I’m teaching you this morning, the very thing that the church has historically taught that can be discerned from these texts.

The key question, though, isn’t what I say or what N. T. Wright says, the question is what does the Scripture say? In both the Old Testament and the New Testament, this word justified refers to a legal declaration. It is declaring someone to be in the right in regard to the law.

Now, I don’t want you to take my word for it, so let me give you the three primary arguments for understanding justify as a legal decision or declaration. Argument number one, the Greek and Hebrew words translated justify are always used in the context of the courts and legal decisions. It is a courtroom word in both the Old Testament and the New Testament. There are lots of examples. Let me give you just a couple. The Old Testament, Deuteronomy 25:1. Notice the context now, “If there is a dispute between men and they go to court,” he’s talking about a court room, “the judges will decide their case, and they will justify the righteous and condemn the wicked.” Notice the motif, the context, the picture in which this word is used. It’s used in the context of a courtroom.

Same thing is true in various other texts. Proverbs 17:15, “He who justifies the wicked and he who condemns the righteous, both of them alike are an abomination to the Lord.” You come to the New Testament, where does justification occur in Romans? It occurs in a legal context. We’ve spent months, couple of years, working through the first several chapters of Romans and it is filled with the language of the court room, with judges and sentences and indictments and charges. It is legal.



Look over at Romans 8:33. Again, notice the context, “Who will bring a charge?” Notice the courtroom imagery? “Who will bring a charge against God’s elect? God is the one who justifies; who is the one who condemns?” So understand then that both the Hebrew word and the Greek word translated justified, refers to, or justifies, refers to this idea of a legal decision made in a courtroom.

Argument number two, justify is always used as the opposite of condemn. In the text I just read to you, you had justified or condemned, justified or condemned. Now let me ask you a question, what does condemn mean? Does that mean, to make someone guilty? No, to condemn is to declare someone to be guilty with reference to the law. Therefore, the opposite of it, to justify, is to declare someone to be right before the law.

There’s a third argument. Both of these then are, condemn and justify, are legal verdicts. The third argument comes in Romans 4, Romans 4:5-6. Here Paul demonstrates that this has to be a decision. It is not a change to the person himself. Notice chapter 4 verse 5, “But to the one who does not work, but believes in Him who justifies the ungodly.” Okay, here we have God justifying the ungodly, is this a process by which He makes this person to be righteous, in and of himself? No.

Notice the next explanation, “his faith is credited as righteousness.” To credit is a financial term that means, sometimes it’s translated impute, it means to post to a ledger, to put in the column in the books as a credit. Without any work, but by faith alone, a man who is at this moment in time ungodly, has righteousness put in his account. That is not a change to the person internally, that is a declaration; it is posted in his ledger. He is declared to be righteousness not because of his own works or effort or merit, but because of the gift of righteousness credited to him. No one is being made righteous in verse 5.

Look at verse 6, “David also speaks of the blessing on the man to whom God credits righteousness apart from works.” And he goes on to deal with Psalm 32, the Psalm of David after his adultery, after his murder of Uriah the Hittite. He was an ungodly man. He was behaving in an ungodly way. He was not personally righteous. And it was in that context that he praises God for justification. So justification then is a decision, not a process. It is a legal decision by a judge in a court.

Now, over the next few weeks we’re going to study justification in Romans 3 in great detail, but this morning I just want to give you an overview of this great doctrine. I’m going to, as I said, cover some ground that I covered back in chapter 1, but it is really important for you to have an overview as we prepare to study it. So, in justification then I want you to note that three great transactions take place. In justification there are three great transactions. In the first transaction God credits our sin to Christ. God doesn’t leave our sins in our account even though we committed them.

Look at chapter 4 verse 8, “BLESSED IS THE MAN WHOSE SIN THE LORD,” literally, “WILL NOT CREDIT.” Same word. Blessed is the man whose sins God doesn’t credit to him, doesn’t leave in his account. Instead, God credits our sins to Christ. Look at chapter 4 verse 25, “Christ was delivered over,” in crucifixion, “because of our transgressions.” Go over to chapter 5 verse 6, “while we were still helpless, at the right time Christ died for the ungodly.” Verse 8, “God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us.” And then in verse 9 he’s explicit, “Much more then, we have now been justified,” how, “by His blood.” By His violent death, dying for us. God credits our sin to Christ. Second Corinthians 5:21, “God made Christ who knew no sin to be sin for us.”

Now understand, God didn’t credit our sin in some general sense to Christ, but He credited the specific acts. First Peter 2:24, “Christ Himself bore our sins,” plural, “in His own body on the cross.” I want you to think about the sins you’ve committed. If you’re in Christ, God knew every one of them, every thought, every word, every act. And He credited those sins, plural, every one of them, to Christ and God treated Him that day as if He were a sinner, as if He had committed my specific sins. On the cross God credited my sins to Christ and then treated Him as if He had committed them, just as I have committed them. And for everyone who believes, or will believe in Christ, God treated Christ as if He were you, as if He had committed your acts of rebellion. And Romans 5:9 says, “we are justified by His blood.” That is, by His violent death in our place, bearing the guilt of our sins. Individually. Personally. Really.

But there’s a second transaction in justification. God not only credits our sin to Christ, He doesn’t credit them to us, but He credits them to Christ. Secondly, God credits Christ’s righteousness to us. Look at chapter 4 verse 6, “God credits righteousness apart from works.” Again, the word credit is the word impute. It’s a financial term. It means to post in the ledger, to put to someone’s account. In other words, this righteousness is not our own. It is entirely that of someone else that has been deposited into our account.

Now this is crucial. Justification has nothing whatsoever to do with any righteousness produced in me. Instead, it is a righteousness credited to me, credited to my account. Whose righteousness? Where does this righteousness come from? Well, Paul’s already called it the righteousness of God. But more precisely, it is the righteousness of Jesus Christ. He makes this very clear over in chapter 5. Turn over to chapter 5 verse 18. As he compares our guilt that comes throughout Adam with the justification that comes through Christ, he says,

So then as through one, [*that’s Adam, through Adam’s*] transgression there resulted condemnation to all men, even so through one act of righteousness, [*that’s Christ’s act of righteousness*] there resulted justification of life to all those who believe. For as through the one man [*Adam*], through his disobedience the many were constituted sinners, even so through the obedience of the One [*who is*

*that? It's Christ.], through His obedience the many are constituted as righteous.  
[The many are justified, declared right, on the basis of His righteousness.]*

Second Corinthians 5:21 says it like this, “He made Christ who knew no sin to be sin on our behalf, so that we might become the righteousness of God in Him.”

You know, we talk about this a lot as Christians, that we have the righteousness of Christ. What does that mean? What does it mean that you have, or wear, the righteousness of Christ? I love the way Robert Raymond describes it in his systematic theology. He writes this, “In God’s sight, the ungodly man, now in Christ, has perfectly kept the moral law of God. Which also means that, in Christ, he has perfectly loved God with all his heart, soul, mind, and strength, and he has loved his neighbor as himself.” That’s what it means to wear the righteousness of Christ.

God looks at you Christian and He sees you as if you had lived that perfect life of obedience Jesus lived. As if every moment, every second that your heart has beat, you have loved God with every fiber of your being. And as if you had loved your neighbor as yourself. That’s justification.

Now this is absolutely essential. The righteousness that is the basis of our justification is not our righteousness. It is the righteousness of Jesus Christ. This is the crux of what the reformers meant when they spoke of *Solus Christus*, Christ alone. You see, Roman Catholicism taught, and still teaches, that our God enabled good works contribute to our right standing before God. The reformers said in response to that, absolutely not, our right standing before God has nothing to do with our own righteousness. Our only hope is in what they called an alien righteousness. I love that, an alien righteousness, one outside of us.

Listen to Martin Luther, “Christian righteousness is not a righteousness that is within us and clings to us as a quality or virtue. But it is an alien righteousness, entirely outside us. Namely, Christ Himself is our essential righteousness and complete satisfaction. Our only hope is *Solus Christus*, Christ alone.” And what they meant by that was, the righteousness of Jesus Christ alone and not my own.

I’ve shared this illustration with you many times and I shamelessly share it again because for me it captures the heart of what really happens in justification. Many years ago now, when I was a poor seminary student, or shortly out of seminary, I received my monthly bank statement. And as I was looking through, of course at that stage of my life every dollar was important, and I was looking through the bank statement carefully and I noticed a deposit of 200 dollars that I had not made. Trust me, at that stage of my life, I would have known if I had made a 200 dollar deposit, and I knew I hadn’t.

Well, my conscience told me I needed to deal with this, it wasn’t my money, so I needed to make sure the bank understood that. And I felt compelled to try to correct it. I assumed, since it was

in the bank's favor, this would be a relatively easy thing to do. Those of you who have had this experience know that isn't true. I visited them, I called and spoke with several different people, I wrote a couple of letters. And you know the response I got. It was that sort of condescending pat on the head that says, sir, we appreciate you trying to make this right, but you must have made a mistake. So I gave up and spent the money.

But at the time I thought, if I can get someone else's deposits, maybe somebody else can get all my bills. That is exactly what happens in justification. Christ gets all of my bills and I get all of His deposits. That is justification. It is a magnificent exchange. Christ gets the blame for my sin. I get the credit for His obedience. He gets my declaration of guilty. I get His declaration of righteous. He suffers the punishment for my sin. And I receive the reward for His obedience. On the cross God treated Jesus as if He had lived my sinful life so that forever He could treat me as if I had lived Jesus' perfect life.

But there's a third transaction that God makes in justification. On the basis of crediting my sin to Christ and Christ's righteousness to me, or to us, the third transaction is this, God forgives our sin and declares us forever righteous in His sight. That happens, by the way, the very moment we repent and believe. That's why in chapter 5 verse 1 Paul can say, "having been justified." It's a past reality. It happened when I believed.

Justification then, is a judicial act of God in which He forgives the believing sinner because He has credited his sin to Christ. And He declares the sinner then to be righteous because He has credited to him the perfect life and death of Jesus Christ. And that is received by faith, and faith alone, and faith, as we will see, is not a work. It is simply a receiving of what Christ has done. It is a receiving of the gift of justification.

There's a song that we sing, and Seth tells me we will sing it in the next few weeks, that describes this great exchange. "His robes for mine, oh wonderful exchange. Clothed in my sin, Christ suffered 'neath God's rage. Draped in His righteousness I'm justified. In Christ I live, for in my place He died." No wonder it's called the gospel. No wonder it's called good news.

But you know, the key question today is, which righteousness are you pursuing? Are you still trying that tired old impossible way of trying to be good enough for God? Trying to earn by your own righteousness, by your own efforts, by your own doing, acceptance with God. Paul's already made it clear in this epistle, that's impossible. "THERE IS NONE RIGHTEOUS." You're guilty.

Your only hope is the other path to righteousness. The gift of righteousness that God gives to those who believe in His Son. If you will turn from your sin, if you will abandon your efforts to gain a right standing before God based on your own futile and empty obedience, but you will put your faith in Christ, you will put all of your confidence of heaven, not in your own effort, not in your own work, but in His work, and in His work alone, then in that moment of time, God will

make a legal declaration about your case. He will forgive your sin. He will credit your sin to Christ. And on the cross He will have treated Christ as if He lived your life. And He will credit Christ's perfect life to you. And He will forgive your sin. And He will treat you forever as if you had lived that perfect life. Thank God for justification.

Now, all of that was introduction. Next week, Lord willing, we will begin to work our way through this magnificent paragraph. Let's pray together.

Father, we are overwhelmed by the truth of justification. What an incredible act of grace. What an incredible act of love and mercy. That You would give up Your own Son in order to accomplish this for us. Father, don't let those of us in Christ ever get used to this. May we never view it as pedestrian, ordinary, take it for granted. But Father, instead, may we be driven to love Christ because of this truth. May we worship You as You deserve. May we open our mouths and share this amazingly good news with others. Father, help us to live in the light of it.

And Father I pray for those here this morning, perhaps like myself, who were raised in the church, maybe, maybe not, but who still are trusting in themselves that they are righteous, who think, by their own efforts, by their own work, by something they do, they're going to earn their way to Your presence. Father, help them to see the utter futility of that. And may they embrace, not their own righteousness, but the righteousness that You give as a gift. The righteousness earned by Jesus Christ. And may they experience, today, the forgiveness of their sin, and the declaration, forever, that they are right with You. I pray that You would do that work, even today. In Jesus' name, amen.