

# The Double Transfer

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Romans 4:4-8

WE are returning to the delectable mountains of Romans 4 today and the delights of being justified, not by our works but by the righteousness of God in His Son. His doing and His dying is the all in all of our justification, of our being declared righteous, before the throne of perfect holiness.

My hope is that this message would fill your hearts with the wonders of free grace.

There seems to be only three ways in which to deal with sin. There are many who deal with sin by rituals and religion – like the Roman Catholic Church. They say your doing what the church says brings grace to your life.

Then there is the second way of saying sin is no big deal. Sin does not need to be dealt with at all, except for really big and bad cases. This is the health and wealth gospel.

But the third and biblical view is that God himself removes our sins; He does it all.

You can never feel guilty enough for your sins to make them go away. You cannot wave a magic wand and ignore your sins like they aren't there. You don't need either of these false and failing ways. The Bible is full of the true and only way – God saves you from your sins – period!

We saw last time how Abraham was saved – what he found in Romans 4: what **Abraham found** – faith is accounted to him righteousness; what **found Abraham** – grace is what saved him, God treating him not by his works but as he did not deserve; and what **we find** for ourselves in 1-3.

Now Paul briefly leaves Abraham in our text – 4-8 – and David is visited.

Our first point in 4-5 is an illustration from two people; or **THE TWO WAYS OF WORKS AND FAITH, THE WORKING MAN AND THE BELIEVING MAN.**

These two are compared or rather contrasted. The first is working for righteousness, who deserves, who is owed his paycheck at the end of his life – 4. Then next to him in verse 5, the nonworking but believing man who receives a righteousness as a matter of grace, as favor. This is not owed but received as a gift, by believing.

Origen wrote: "Faith relies on the grace of the justifier; Works rely on the justice of the rewarder."

See first that these two ways of justification are incompatible with each other. They are like oil and water which cannot mix. If salvation is of works, it is not of favor or grace; if it is of grace, it is not of works. Paul writes later in this book: *<sup>6</sup> But if it is by grace, it is no longer on the basis of works, otherwise grace is no longer grace.* (Rom 11:6)

So recognize another important thing here: these two OT greats, Abraham and David, are not set before us good men, but as bad men saved by grace. As Charles Hodge observed the best men of the OT

renounced their works, their deeds, as the grounds of justification or forgiveness. Abraham did not look to his obedience, his faithfulness, his sacrifices, as the basis of being accepted with God. Nor did David argue his long and noble service and duty to counter his gross failures with another man's wife, and killing her husband.

The Jews, and many others, miss this.

God was not looking all through the earth to find a good man who would follow Him, and here was 75 year old Abram looking for that job!

No, Abram was an idolater.

And in some ways we can see in Abram both elements of 4 and 5. Abram kept on trying to manipulate free grace into his own efforts, his ways – suggesting to God a remedy for his being childless.

By the way, can you imagine what it was like living all those decades for Abram to wear the name which means 'exalted father', without having any children? And so what does Abram do – here is my servant, Eliazer; here is my handmaiden, Hagar, and her son Ishmael.

But God say: "That which is born of the flesh is flesh; that which is born of the Spirit is Spirit, Abram."

The Jews believed in merits. And they believed that Abraham and David were better men than others, like themselves.

But do not think that this mindset is a Jewish thing. Not at all! It is a human thing. This is in our bones to try to work our way to heaven; or worse, just expect that because I am who I am, I will have a place in glory!

There's a popular country song that says, 'where I come from, people are workin' hard to get to heaven.'

But there is no working our way into heaven. But see here the real answer for sin – not works, not our efforts, not our merits, but the doing and dying of Jesus.

This brings us to our second point – how this applies to you and to me.

#1 – take note of the singular in this passage. Paul addresses us as individual human beings, and not as a group or community, but one by one. The way of salvation is a narrow way, whereby one man at a time walks through this door.

Salvation is not a big blanket – just come and join our church and you will be saved. No, not at all; it is coming to Jesus, personally, individually. This is how the blessing comes upon the One, or the Man – 7 times in 4-8.

This is for you. Have you come to believe and set aside your works, your goodness, as the reason you are coming to heaven? Where do you stand on this issue?

#2 – Faith is not a new work that takes the place of the works of the law. Faith is not a new law. Faith is not a work but contrary to work or works. Read Ephesians 2:8-9. What is it then? An instrument to take hold of the person and work of another.

Those who say that faith is faithfulness are greatly mistaken; introducing works again. This is not of works at all!

#3 – take careful note of the language, the surprising language of verse 5 – not just believing over working, but believing in God; and not just

believing in God, but believing in God who justifies; and not just the God who justifies, but justifies the ungodly!

God's justifying the ungodly is a shocking statement, isn't it? On the surface, it looks like it is contrary to Ex. 23.7 and Pro. 17.15, where God condemns any finding of the wicked or unrighteous to be not guilty. And truly, He will not justify the unrepentant, or unpardoned sinner. But He does gloriously clear the guilty who return from their wicked ways. Let the wicked man turn from his ways and he will abundantly pardon – Is. 55; he forgives the sins of thousands in Ex. 34:7 - side by side with not acquitting the guilty. And in Rom 3.26 – He is both just and the justifier of sinners!

You must come to him as the ungodly man that you are – with and not without your sins. Do you believe you must be made better or partially perfect before coming to Him? That is trusting in your own goodness – of which you have none!

God justifies you, not you! This is the first act of salvation, of giving you a new standing before him, of pardoning you, having peace with God, no condemnation by God; raised with Christ as justified; that no one can bring a charge against you!!!!

So your salvation is not of works; or do you want to boast in yourself? Pay your own unpayable debt? You are not saved by your right but in spite of your wrongs!

All of the Lord's salvation for you is in the direction of His full provision for helpless, ungodly, hell-deserving souls like me.

Now this brings us to the **third** point as Paul is taking us deeper into how God so pardons you – by this credited or imputed righteousness.

He has already called it back in chapter 3, the righteousness of God by faith. Then 4:3 carries us further with how faith is credited with righteousness, emphasizing the means. Boasting is excluded by a new principle – of faith not law. But now, in 4:6 – it is the man who believes is credited righteousness, imputed righteousness.

This fully explains the nature of the transfer upon faith; faith is the instrument, not the replacement for, righteousness. And whose righteousness is it? Not yours!

This is why Paul in Philippians 3 relies completely on the full righteousness of Christ. He is found at the end of a very fruitful Christian life, to be dressed in the righteousness of Christ and not his own.

We call this an alien righteousness.

This is a righteousness not of man, but of God; the righteousness which Christ purchased in His redemptive work; his work, not ours; his righteousness, not yours.

Look over at Romans 10:3-4 – Christ is our righteousness, the end of righteousness according to the law, which the Jews sought to establish in their own efforts.

I want you to see this clearly before our next point.

This is not just God forgiving our sins, sweeping them under a rug.

It is not only our sins being laid on Jesus and his burying them in his tomb.

The full picture is that *God is not imputing sin to us, though it is ours; and imputes righteousness to us, though it is not ours.*

That's the transfer. My sins are given to Jesus, who dies for them in His cursed death on the cross. That means I bear them no more.

But more, His righteousness is given to me, who otherwise have nothing before God except a clean slate.

Through this justification, this righteousness of God, we are fully reconciled as well as fully redeemed!

This is why justification has rightly been called the title to heaven – your complete standing.

So this brings out then the fullness of this text in our **last point** – where David is brought in alongside Father Abraham.

Abraham never had such a fall as believing David did.

RC Sproul is correct that Ps. 32 quoted here is about the aftermath of being forgiven for his sin with Bathsheba.

And what does this passage teach us? It is this outstanding truth: Our sins are not doing to us what they should – that is, condemn us; surely your sins will find you out!

Three different terms are used for sin in Ps. 32:1-2 – the same three terms used by God himself when he presented his glory to Moses in Exodus 34 – forgiving transgressions, iniquity and sins.

And there are here three different ideas used to describe what God does with them. Not what man does with his sins, but what God does.

First, He forgives; the word that means to lift up, to carry away, as being pinned beneath a tremendous weight.

Second, He covers = He hides them from his sight so that He will not bring it up again. This is the same word for the burying of the Egyptian army in the Red sea never to be seen again.

Third, the vital connection here with the righteousness of God: *not imputed* – literally, Blessed is the man to whom the Lord never ever imputes sin.

I like *impute* better than to *not account*, because the latter can imply that sin is on your account but it is not taken into account. But to not reckon or impute sin to the man who believes, is that it never finds him or her. So that every time a believer sins, God does not, will not, even *cannot* treat you for what your sin deserves!

So this righteousness of God by faith, includes what we find in David's important contribution with Abraham – not only righteousness credited but *unrighteousness not credited*.

This non-imputation of sins is the flip side of the same coin of righteousness imputed to us.

God will not, cannot count those righteous whom he continues to count guilty because of sin! So what will he do with sin? Don't impute it. But how in the world can that happen?

Your sins are not imputed to you because they have been imputed elsewhere – to someone else; even to Jesus!

Is. 53:6 says the Lord has laid on him the iniquity of us all!

A similar portrait is drawn in 2 Cor. 5:19, 21. God was not counting their sins against them; why? Because Jesus, who knew no sin, was made sin for us!

And we have become the righteousness of God through faith.

What a picture! Jesus, who did not have personal sin, has sin imputed to him on the cross where he dies for us. Sin did not make him a sinner.

Now you, the believer, have righteousness imputed to you, the sinner, the ungodly, the unworthy! You have no personal righteousness; it is all from him and him alone!

This salvation is taken entirely out of your hands and put in the hands of the Father and the Son.

Oh, what wonders of grace in justification!

If God were to treat you for what your sins deserve, well, you should be in hell right now, right? But Jesus suffered hell on the cross for you.

Now, on that basis, it would be unrighteous for God to punish sins in you in any degree according to strict justice, when Jesus has paid it all.

This is how He is both perfectly just and the justifier of the ungodly. We weaken his justice when we say sin is no big deal. And we weaken his gospel when we say his grace only brings us a part of the way.

No wonder this has been called the *standing* or *falling* article of the church.

No wonder Augustine found Ps. 32 to be his favorite, who said “The beginning of understanding is to know yourself a sinner.”

He had this Psalm written on the ceiling over his bed, that he might be greeted each morning with these lines: Blessed are those whose sins are forgiven!

No wonder Luther called this a “*Psalmi Paulini*” – a Pauline Psalm, to uphold a free and full pardon by imputation of our guilt to Jesus and Jesus righteousness to us.

No wonder that we find a Roman Catholic Bishop who once, reading Romans 4, threw the Bible away and exclaimed in disgust, ‘Are you also a Lutheran, Paul?’

How do you see it? Do you see not just your sins standing against you as a mountain, as David found, but even your righteousness as filthy rags which will bury you?

What a wonder is the grace of justification by faith alone.

God, who cannot lie, promises: I will forgive and remember their sins no more – Jer. 31:34b. As far as the east is from the west so far have I removed your transgressions from you – Ps. 103.12. ; I have compassion on you and tread your iniquities under foot, and cast all your sins into the depths of the sea – Micah 7.19; another king, Hezekiah, confessed: “It is You (not me) who has kept my soul from the pit of nothingness, for you have cast ALL my sins behind your back!” – Is. 38.17; and good old Job was assured that God had sealed up his transgression in a bag and wrapped up his iniquity in full – Job 14.17.

This is driving forward then to the peace with God, and no condemnation, and who will bring a charge against you, of Romans 5 and 8.

Oh what misery are you relieved of here! And what mercy finds you, if you hide in Jesus your sin-bearer and your righteousness!

David's Psalm portrays a man eaten by guilt as his sins lay silent in his heart, hidden, or so he thought.

How he wasted away by his own soft solution – while the hand of God pressed heavily upon him, and he groaned day and night, until his strength was sapped.

Then he dealt with his sin in the gospel way. He acknowledged his sin; confessed his sin to the Lord, and he forgave the guilt of his sin; he freely pardoned it all, covered what man cannot successfully cover by deceit, and the Lord did not count his sins against him; and this demonstrated an honest spirit, a spirit no longer deceiving others and trying to deceive itself. Talk about coming clean.

How does one live like a justified person? Will God never count my sin against me? Ever? Neither in this life or the next? Am I accepted for the sake of Christ, wrapped perfectly before the throne in His righteousness alone, covering all?

Oh, then live in this sunshine!

Look at the fruit of this garden in Ps. 32, from the pardon of sin: honesty (guileless spirit); relief from the weight of condemnation; freedom with God, real spiritual liberty; stability and divine comfort;

made teachable; godly fear; and great joy, incomparable joy flowing from His covenant love.

Who would not want these riches in God? But they are found only in the door of gospel righteousness by faith in Christ. Come and adore him, and receive him today.

And go and tell others what you have found, and what has found you. That you have what King David had. How the world – our ungodly world – needs to hear the gospel!