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**At the Moment of Salvation God Forgives All Our Sin:  
Past, Present, and Future**

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Many people understand that at the point of salvation, all their sins up to the moment of salvation are forgiven. For some, the question remains; How is it possible to forgive future sins? The question may be rephrased; Can God forgive a sin before it is committed? To answer this question, this paper will approach the issue from several angles. First, what role does God's omniscience play in forgiveness of sin? Second, what happens to the sinner when he believes on the Lord Jesus Christ? Finally, what is the effect of sin upon the Christian?

**God's Omniscience**

Stephen Charnock listed in his book *The Existence and Attributes of God* several propositions concerning God's knowledge. According to Charnock, God's knowledge is innate which means that God knows all things by one comprehensive act of intuition. That is, God does not learn things over time. His knowledge is not sequential or successive as is true of created beings, who are locked in time. Charnock stated that God knows things independently because He has not received his knowledge from any source outside of Himself. God has no tutors. God knows things distinctly and infallibly. Each act in history is known to God clearly and with certainty before the act ever

occurs.<sup>1</sup> The prophet Isaiah wrote of God's foreknowledge that He was able to declare "the end from the beginning, and from ancient times the things that are not yet done, saying, My counsel shall stand, and I will do all my pleasure" (Isa 46:10).

Since God's foreknowledge of the future is comprehensive, God easily knew every sin that was going to be committed before He created the world. As the events worked out in time and sin became a reality, God was not surprised or taken aback by any of it. Therefore, because of His knowledge of the sins that would be committed by every person at any time, God could infallibly place those sins upon Christ. If Christ only paid for sins which were already committed, then the death of Christ could not have atoned for the sins of the last two thousand years. This means that the time of Jesus' death does not limit the sins that could be paid by that death. The apostle John wrote that Jesus "is the propitiation for our sins: and not for ours only, but also for the sins of the whole world" (1 Jn 2:2).

In Daniel Akin's discussion of 1 John 2:2, he makes the statement that "the scope of divine salvation is ultimately regarded as all-inclusive."<sup>2</sup> He referenced Westcott, Luther, and others as support for this position. Though Jesus Christ died for the sins of the whole world, Akin stressed that "universal in *provision* is not to be equated with universal in *application*"<sup>3</sup> (Italics are Akin's emphasis). He summarized his remarks by saying that

John affirms that Jesus is the propitiation for the sins of the whole world. Since universal salvation is not an option (as seen above), this propitiation does not itself guarantee the actual salvation for the whole world. The provision for all has been accomplished. The reception and application of that provision is appropriated by faith. The efficacy of Jesus' propitiation for salvation personally and individually is dependent on one believing in Jesus.<sup>4</sup>

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<sup>1</sup> Stephen Charnock, *The Essence and Attributes of God* (np: np, 1797); reprinted by (Minneapolis, MN: Klock & Klock Christian Publishers, 1977), 220-28.

<sup>2</sup> Daniel L. Akin, *1 John* in Vol. 38 of *The New American Commentary* (Nashville: Broadman & Holman, 2001), 84.

<sup>3</sup> Akin, 84. For more discussion on the extent of the atonement see Millard Erickson, *Christian Theology* (Grand Rapids: Baker, 1998), 841-58.

<sup>4</sup> *Ibid*, 85.

The important point to grasp is that Jesus died for all the sins of the world. The only way that He could have done this is by the foreknowledge of God.

### **What Does It Mean To Be Saved?**

That the Lord Jesus died for all of an individual's sins--past, present, and future--is the aspect of salvation known as justification. Justification has a forensic, or legal, connotation whereby God declares one who believes to be righteous. Leon Morris observed:

When we turn to those passages where the verb "to justify" occurs, there can be no doubt that the meaning is to declare rather than to make righteous. Thus we find . . . that judges "shall justify the righteous, and condemn the wicked" (Deut 25:1). The forensic background is unmistakable and the verb can mean only "to declare righteous" or "to acquit." The same usage is seen in "I will not justify the wicked" (Ex 23:7), and in the woe to them that "justify the wicked for reward" (Isa 5:23). The legal content of the term is brought out from another angle when we read, "let them bring forth their witness that they may be justified" (Isa 43:9), where legal proof based on the testimony of witnesses is the ground for justification. These are typical passages, and although there are places where the forensic note is not so strong they do not invalidate our conviction that the basic idea is one of acquittal.<sup>5</sup>

The question that usually arises when the topic of justification is discussed is, "How can God declare a person, who is really a sinner, to be righteous?" The answer is two-fold. First, when a person believes in Christ, the guilt of his sins is imputed to Christ. Guilt is the liability for punishment because of one's sinful action together with the obligation to satisfy justice.<sup>6</sup> A person who is tried in a court of law and convicted of the charge against him has a sentence that is passed upon him by the judge. For example, a person convicted of murder may have a sentence of 20 years to life imposed upon him by the judge. The person's guilt is his liability to pay the debt that he owes—20 years to life. So, he is sent to prison in order to pay his debt to society. After the person has paid his debt, does that mean that the act of murder that this person committed never happened? Of

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<sup>5</sup> Leon Morris, *The Apostolic Preaching of the Cross* (Grand Rapids: Eerdmans, 1956), 259-60.

<sup>6</sup> Millard Erickson, *Christian Theology*, 1<sup>st</sup> ed. (Grand Rapids: Baker, 1985), 623. See also Charles Hodge, *Systematic Theology* (New York: Charles Scribner's, 1906), 476.

course not! Nothing can erase the fact that the act has occurred. But when that person finishes his sentence and is released from jail, he is no longer guilty; that is, he is no longer liable to punishment. His debt has been satisfied. Likewise, when an unsaved person commits a sin, he has a just penalty to pay as a result of that sin. The instant that person places his faith in Christ, all the punishment for which that person was liable is taken off his account and placed on the Lord's account. The debt is immediately paid because Christ has already died for those sins.<sup>7</sup>

Second, as Wayne Grudem affirmed, if a person only has his sins taken off his account, then he is morally neutral and does not have a positive righteousness before God.<sup>8</sup> In order for God to declare a person righteous, that person must have a righteousness that is not his own placed on his account. This need has been met by God who places, or imputes, Christ's righteousness to the Christian's account. Several Scriptures illustrate this truth. For example, Paul wrote, "Even as David also describeth the blessedness of the man, unto whom God imputeth righteousness without works" (Rom 4:6). In 1 Corinthians, Paul once again corroborated that the righteousness of Christ is put on the saved person's account when he stated that "Ye [are] in Christ Jesus, who of God is made unto us wisdom, and righteousness, and sanctification, and redemption" (1 Cor 1:30).

Understanding the two principles of justification above, the argument can now be made to show that the justified person enters into a state of blessedness. David, quoted by Paul in Romans, said "Blessed are they whose iniquities are forgiven, and whose sins are covered. Blessed is the man to whom the Lord will not impute sin" (Rom 4:7-8). This state of blessedness is portrayed as a perpetual state. Grudem asserted that justification means "we have no penalty to pay for sin, including past, present, and future sins.<sup>9</sup> If payment was not made for all the sins of a person at the time of salvation, then that person, who committed one sin after his salvation, would be plunged back into a state of being separated from God (i.e. lost). He would have to be saved again after sinning because he would once

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<sup>7</sup> Millard Erickson, *Christian Theology*, 1st ed. (Grand Rapids: Baker, 1985), 955-59.

<sup>8</sup> Wayne Grudem, *Systematic Theology: An Introduction to Biblical Doctrine* (Grand Rapids: Zondervan, 2000), 725.

<sup>9</sup> *Ibid.*, 724.

again stand guilty before God. For the rest of the person's life, he would alternate between a state of blessedness and a state of condemnation. This is not the blessed state David spoke of in Psalm 32 (quoted here in Rom 4). From the context of the Psalm, the reader can understand that David made this statement "blessed are those whose sins are forgiven" (i.e. not imputed to their account) after he sinned.<sup>10</sup> Even though David sinned, he considered himself to still be in the blessed state. Paul draws the same conclusion again in Romans 8:1 where he says "there is no condemnation to them which are in Christ Jesus." He further states, "Who can lay any thing to the charge of God's elect?" (Rom 8:33). Grudem concluded:

The idea of full forgiveness of sins is prominent when Paul discusses justification by faith alone in Romans 4. Paul quotes David as pronouncing a blessing on one "to whom God reckons righteousness apart from works." He then recalls how David said, "Blessed are those whose *iniquities are forgiven*, and whose sins are covered; blessed is the man against whom the Lord will not reckon his sin" (Rom 4:6-8). This justification therefore clearly involves the forgiveness of sins. David spoke similarly in Psalms 103:12, "As far as the east is from the west, so far does he remove our transgressions from us" (cf. v. 3).<sup>11</sup>

Justification marks the beginning of a new state of being for the Christian. He is removed from Adam and is now in Christ where the benefits of Christ now apply to the Christian. In Christ there is no condemnation. Douglas Moo wrote, "Those 'in Christ Jesus' are removed from this state [of condemnation] – and removed forever from it, as the emphatic "no" indicates. No more will condemnation of any kind be a threat (cf. 8:34)."<sup>12</sup>

This same idea that the saved person can no longer be found in a state of condemnation is reiterated in Paul's letter to the Colossians. Paul penned, "And you, being dead in your sins and the uncircumcision of your flesh, hath he quickened together with him, having forgiven you all trespasses; blotting out the handwriting of ordinances that was against us, which was contrary to us, and took it

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<sup>10</sup> J. Barmby, *Romans* in Vol. 18 of *The Pulpit Commentary* (McLean, VA: MacDonald, n.d.), 108-109.

<sup>11</sup> Grudem, 725.

<sup>12</sup> Douglas J. Moo, *The Epistle to the Romans in The New International Commentary of the New Testament* (Grand Rapids: Eerdmans, 1996), 473.

out of the way, nailing it to his cross” (2:13-14). Paul used two metaphors to demonstrate the extent to which God went to remove a regenerated person’s sins. First, Paul said that God utterly removed the handwriting--the signed acknowledgment of our indebtedness before God<sup>13</sup>--by blotting it out. That acknowledgment of indebtedness was rubbed out or wiped away so as to obliterate it from sight.<sup>14</sup> Second, Paul, using metaphorical language, said that the handwriting against us was nailed to the cross. That is, because Christ was nailed to the cross, the debt of the guilty sinner imputed to Christ has been completely paid.<sup>15</sup> The thrust of the passage is to show that the entire debt that stood against the person is forever removed.

### **The Effect that Sin Has upon the Christian**

The argument has been made above that at the moment of salvation, the punishment of all sin which a person will commit--past, present and future--is imputed to Christ. The penalty is paid so that there remains no more condemnation for the saved person. If this position is true, then it ought to be possible to verify that Christians do not fall under the judgment of God as the unsaved do. The purpose of this last point is to provide this verification.

John presents one of the better arguments to determine the effect of sin on the Christian in 1 John 1. The questions answered by John are, “Is it possible for a Christian to sin?” and “If a Christian can sin, then how does this affect his standing before the Lord?” The first question is easily answered. The Scripture clearly states that a Christian does sin. John says “If we say that we have no sin, we deceive ourselves, and the truth is not in us” (1 John 1:8). The apostle John is denying that the child of God may obtain the state of sinless perfection.

The second question dealing with a sinning Christian’s standing before the Lord will require a little more study. In chapter one, the apostle is concerned about the fellowship which his people have with the Lord. His desire is that they have the same quality of fellowship

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<sup>13</sup> Peter T. O’Brien, *Colossians* in Vol. 44 of *Word Biblical Commentary* (Waco, TX: Word Books, 1982), 125.

<sup>14</sup> *Ibid.*, 126.

<sup>15</sup> *Ibid.*

with the Lord that he himself has. This can only happen if a Christian both acknowledges and confesses his sins (1 John 1:7,9). As the Christian confesses his sin, God who is faithful and righteous will forgive the Christian and cleanse him from his unrighteousness. Stephen S. Smalley noted that “the faithfulness and righteousness of God are such “that” he will forgive/purify (purpose), and *does* so (result).<sup>16</sup> The point that is germane to the argument is those who have unconfessed sin in their lives are still considered by John to be Christians. In verses 7 and 9, John uses the inclusive “we” which indicates that he is speaking to Christians. In chapter two verse one, John calls these people “my little children” and tells them to stop sinning. If these sinning people had sin with guilt (liability to punishment) attached to it, then that guilt would separate them from the Father and they would be heathens under condemnation. John, however, calls these sinning people “brethren” rather than “heathens” which means that these sinning people were still saved. The reason these sinning people were still saved was due to the continuing work of Christ.

John presents the work of Christ as an ongoing process of cleansing (1:7). Alfred Plummer made the connection between this passage and the passage in John 13 where Jesus washed his disciples feet. In John 13:10, Jesus says “He that is washed (*louō*) needeth not save to wash (*nipto*) his feet, but is clean (*katharos*) every whit.” An initial act of God at salvation was the washing of regeneration which settles a person’s account with God. The guilt of all his sin has been removed from his account and imputed to Christ’s account. After this, only washings (*nipito* not *louo*) are required to keep him clean. John has these washings in mind in 1 John 1:7, according to Plummer, which are different from the forgiveness of sin which occurred at salvation. Plummer made the distinction between salvation and subsequent washings stating that at that salvation the whole man is bathed, whereas, the latter washings were the frequent washing of the feet.<sup>17</sup>

In the 1 John passage, John used the present tense to describe the

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<sup>16</sup> Stephen S. Smalley, *1 John* in Vol. 51 of *Word Biblical Commentary* (Waco, TX: Word Books, 1984), 32.

<sup>17</sup> Alfred Plummer, *1 John* in Vol. 22 of *The Pulpit Commentary* (McLean, VA: MacDonald, n.d.), 108-109.

continual action of Jesus' death to cleanse (*katharizō*) the saved individual from sin. When a person inevitably does those future sinful acts after he is saved, the sinful act does not have the penalty of sin attached to it. All guilt for all sins of that individual was satisfied when the person was saved. Therefore, as a saved person commits a sin, that sin is a non-guilt sin, and cannot annul the person's salvation and separate the person from God. This sin does, however, disrupt the fellowship with the Father. Zane C. Hodges stated that the only way unholy man could have fellowship with a holy God is by the constant efficacious influence of the blood of Christ. He wrote:

This has nothing to do with our initial salvation which is fully guaranteed to us at the moment of our faith. Rather it has to do with the righteousness of God in permitting His far from perfect children to live in His presence and to share the light where He is. Nothing less than the *blood* of Christ could make this possible, and no Christian has ever enjoyed so much as a single moment of fellowship to which the Savior's sacrifice, in all its value, has not been contemporaneously applied.<sup>18</sup>

Smalley understands the terms "forgiveness" and "cleansing" in 1 John to mean that God releases or lets the sinner go (i.e., forgives the offensive nature of the Christian's action) and cleanses him which, according to Smalley, "may mean the removal of sinful desire in general."<sup>19</sup> Therefore, guilt is not attached to sins that the person commits after his salvation; but, rather, the offense disrupts the fellowship between the saved person and the Father.

### **Conclusion**

A systematic look at the nature of salvation leads to the conclusion that the guilt of every sin that an individual will ever commit in his lifetime is removed at the initiation of his salvation. The omniscient God, who knows every sin that every person will ever commit, has placed those sins upon the sacrificial Lamb of God, who paid the price sufficient to cover those sins the day He died on the cross. When a person comes to the Father through faith in the Lord Jesus Christ, his sins are imputed to Christ, who immediately marks them paid because He has already died for them. The sinner then has

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<sup>18</sup> Zane C. Hodges, "Fellowship and Confession in 1 John 1:5-10," *Bibliotheca Sacra* 129 (Jan-Mar 1972): 55.

<sup>19</sup> Smalley, 32.



the righteousness of Christ imputed to his account. As God, the righteous judge, considers the standing of this person, He can rightly declare that the person is righteous and, therefore, no longer liable for condemnation. Even when the person sins after salvation, he is still not under condemnation because the punishment of the sin has been removed by Christ. The fact that a Christian, who has unconfessed sin in his life, is still considered a Christian by John indicates the guiltless nature of that sin.

Throughout this paper guilt (liability for punishment) has been distinguished from the feeling of being guilty. Though the sin does not contain the liability to punishment (guilt), the Christian will feel the pangs of guilt because of his actions. This feeling of guilt (conviction of the Holy Spirit) tells the individual that sin is still offensive to God and results in a loss of fellowship. The penitent sinner, who confesses his sins will find that the Lord is faithful and righteous to forgive that sin and restore the lost fellowship.

### **Objections to Prof. Mapes use of Psalm 32**

#### **Objections #1**

“I do not think you can argue from Psalm 32 that being forgiven leads to a perpetual state of blessedness (just look at the rest of David's life after 2 Sam 12 and it does not look very blessed, but more like the turmoil that Nathan prophesied in 2 Sam 12). David is simply reflecting on the blessedness he experienced by having his sins forgiven at that time, he is not making a broad theological statement. One would have to find another verse to prove that.”

#### **Reply to this objection:**

It seems as though Gary is making two separate statements. First, the state of blessedness means that David's life would be without turmoil or trouble of any sort. This statement misses the context of my article. The article context is does a person who is justified have the penalty of sins which he commits after salvation placed on his account? The answer is no. The blessed state which a justified person experiences means that the sin which he committed after salvation is not able to condemn him. This is a different matter from the consequences of David's action. David's disobedience to God certainly brought turmoil to his life. Scripture does make a difference between the guilt of sin and the consequences of sin. In this very story the guilt of David's sin was not imputed to him, but the consequences

of his sin still took place—the baby died, etc. Second, while it may be true that David was not making a broad theological statement, Paul, using the Psalms 32 quote in Romans 4, was making a broad theological statement.

J. Barmby wrote: If it be said that these verses from Ps. 32 do not in themselves declare a general principle applicable to all, but only the blessedness to *sinner*s of having their sins forgiven, it may be replied, firstly, that the way in which the verses are introduced does not require more to be implied. All that *need* be meant is that the ground of justification exemplified in Abraham's case is the same as is spoken of by David as still available to man, and crowned with blessing. But, secondly, it is to be observed that these verses represent and suggest the general tenor of the Book of Psalms, in which human righteousness is never asserted as constituting a claim to reward. "My trust is in thy mercy," is, on the contrary, the ever-recurring theme. St. Paul's quotations from the Old Testament are frequently given as suggestive of the general scriptural teaching on the subject in hand, rather than as exhaustive proofs in themselves.

Mounce, commenting on David's statement in Romans 4 wrote: The psalmist continued, Blessed is the man whose sin the Lord will never count against him. Those who have put their faith in God are completely forgiven of their sin. Nothing can be brought up for which provision has not already been made. Believers are the most fortunate people imaginable because the question of their sin has been settled forever. "As far as the east is from the west, so far has he removed our transgressions from us" (Ps103:12). Guilt dogs the steps of the unbeliever, but forgiveness is the sweet reward of those who trust in God. Paul has demonstrated in Romans 1-3 that all men, Jews as well as Gentile, are sinners. The Jews covenant membership did not provide eternal salvation for them. In fact, Paul said that there has only been one way by which God has ever provided for our justification and that was through faith in His son. Paul then makes his point that faith saves in Romans 4. He uses two examples: Abraham and David. The fact that the David example is really a subset of (or enclosed within) the Abraham example means that the David example is proving the same thing that the Abraham example is proving which is a man is justified by faith alone.

Barmby noted: The introduction of testimony of David to the same principle of justification serves not only to explain it further, but also to show that under the Law too it continued to be recognized; and by David himself, the typical king psalmist under the legal dispensation. But the argument from Abraham is not discontinued, being resumed in the next verse and continued to the end of the chapter.

Osborne wrote: Paul now turns to David to supplement his example of Abraham. His purpose is to give confirming evidence that justification does indeed come apart *from* works by quoting Psalm 32:1-2 (again *from* the LXX). Therefore *David says the same thing* (as Gen 15:6 in v. 3 regarding faith *credited* as *righteousness*) when he *speaks of the blessedness* of the person justified apart *from* works. The emphasis is on the *blessed* (on this see further below) state of those who come to God without works and trust themselves to the grace and mercy of God rather than boasting in their own achievements. The point is obvious: righteousness cannot be attained by works. No matter what the attainment-whether religious, moral, ethical or spiritual-nothing can ever earn justification. Moreover, it is *God* and God alone who controls salvation, and therefore he alone can *credit righteousness*. The sovereignty of God is uppermost. Based upon the context of Romans 4, I can only conclude that Paul was making a general theological statement that those who have been justified by God (those to whom God does not impute sin to their account) are blessed.

### **Objection #2**

“However, I don't think that is where the firm assurance of a permanent state of blessedness comes from. It comes from the cross of Christ and is woven into a great deal of NT theology. Christ died once for all time. One of the strongest passages about the permanence of Christ's sacrifice is Hebrews, for example Heb. 10:14. If someone sins terribly after genuinely trusting Christ, he will not have peace until he gets right with God, but he can still know that he is God's child. God does not nullify our adoption if we sin.” (Old Testament Professor)

### **Response to the objection:**

I think that this is one of the passages of Scripture which clearly demonstrated that the saved person is in a continual state of

blessedness. Again, Paul's argument in Romans 4 is that both Jews and Gentiles can only be justified through faith in Christ. Paul uses David's statement concerning blessedness to show that even those under the law covenant of Sinai still needed to be justified by God. Paul equates blessedness with having sins forgiven. The state of blessedness is a state where God will not impute sin to the individual. Therefore Paul presents the state of blessedness as a state that is continual (dare I say perpetual).

Osborne commented: The psalm centers on the negative side of justification apart *from* works. The particular "works" mentioned in the psalm are "transgressions" and "sins." Not only can they not produce righteousness; they must also be "forgiven" and "covered." Thus the flip side of God's crediting righteousness is God's not crediting sin to one's account. Moreover, this is the first step to righteousness. First sins must be forgiven, and then God *credits* our faith as *righteousness*, the very meaning of justification. In a real sense this restates the thesis paragraph of 3:21-26. Sin is universal and produces an insurmountable barrier between us and God. Works cannot suffice to bridge that gap. However, on the basis of Christ's sacrifice God has brought salvation to us, and we accept it by faith. At that point Christ's atoning work has *covered* our sins, and so our sin is never put to our account. Here too the forensic side of justification again comes to the fore (so Moo 1996:266, who says Paul compares "justification to the non-accrediting or not 'imputing' of sins to a person"). Thus we are acquitted and pronounced "right" with God.

Mounce agreed with Osborne saying: The psalmist continued, Blessed is the man whose sin the Lord will never count against him. Those who have put their faith in God are completely forgiven of their sin. Nothing can be brought up for which provision has not already been made. Believers are the most fortunate people imaginable because the question of their sin has been settled forever.

I hope that this explains my position more fully.