

Review / Introduction:

I. Our Debts...

A. *The meaning of the word “debt” in general... an obligation* *Matthew 18:32-35*

B. *The word “debt” is also descriptive of our sins...*

C. *We have a two-fold debt to God...*

1. A debt of obligation...
2. A debt of penalty...

D. *The Nature of Our Debts...*

1. They are just...
2. They are numerous and compounding...
3. They have exposed us to horrible consequences...

Isaiah 59:2; Jeremiah 5:25; Psalm 7:11; Ezekiel 18:4 cf. Romans 6:23

4. There is no way open—humanly speaking—for relief... *Matthew 5:25-26*

Lesson: *Jesus is focused upon our most needful thing—forgiveness—and here is where the Gospel comes in...*

II. Our Forgiveness

A. *It is only by God* *Isaiah 43:25; 44:22*

B. *God forgives through the mediation of Jesus Christ...* *Acts 13:38; 4:12; Colossians 1:14*

C. *There must be Repentance and Faith...*

1. Repentance “begins” with confession... *I John 1:8-9*
2. It is necessary *Psalm 7:12; Luke 5:31-32 cf. 13:3, 5; Acts 2:38; 3: 19; II Corinthians 7:9ff*
3. Faith is belief... *Acts 26:20; John 3:14, 17; Romans 10:9*

Observations:

1. When a person truly believes in Jesus, he is immediately justified and his sins (past, present and future) are forgiven and Christ’s righteousness is imputed to him... *John 5:24; Romans 8:1*
2. However, because of our “old man” and sin remaining we are still to pray daily for forgiveness...
Ephesians 4:22 cf. I John 1:8

III. Our Pattern...

A. *The Connection between God’s forgiveness and our forgiving others...*

B. *The Necessity for us to have a forgiving spirit... Matthew 18:21 ff (especially vs. 34-35)*

Application: