

These statements could very easily be understood to mean that although Abraham did not have righteousness, (i.e., he too was a sinner!) yet he did have faith, and God accepted his faith in place of, or as equivalent to, or as constituting righteousness. Thus God credited (imputed) faith as though it were righteousness (even though it wasn't !)

Another set of statements in this chapter speak, not of God crediting faith but of God crediting righteousness.

Romans 4: 6 “ David says the same thing when he speaks of the blessedness of the man to whom God credits righteousness apart from works.

Romans 4: 11 “ And he received the sign of circumcision, a seal of the righteousness that he had by faith while he was still uncircumcised. So then, he is the father of all who believe but have not been circumcised, in order that righteousness might be credited to them.”

Romans 4: 24 “but also for us, to whom God will credit righteousness- for us who believe in him who raised Jesus our Lord from the dead.”

But of course as soon as we read about God's crediting of righteousness, we must ask, “ Whose righteousness?” Surely God does not credit us with our own righteousness, for we have none of our own. In fact, all of our own righteousness are as filthy rags with which we attempt to cover our moral nakedness and guilt and corruption! And no matter how strong our faith is, it is always imperfect and inconstant, and a very poor substitute for genuine righteousness!

Then with whose righteousness does God credit us, if not our own?

The previous segment has already partially supplied the answer to this question, particularly in 3: 24-25.