Isaiah 43: 25: I, even I, am he that blotteth out thy transgressions for mine own sake, and will not remember thy sins.

God needs no book of remembrance. But like debts owed to a creditor, written down in a ledger, never to be forgotten until full payment be made, God's holiness will not permit God to forget the transgression and sins of his people until full payment be made. The payment is eternal death. Since God is just this payment must, and shall, be paid in full by every sinner. (Ex 34: 7)

Yet, here is amazing grace! For his own sake—his own glory, his own Son, his own people—God, even the very God we owed, is he, who sent his own only begotten Son to settle our debt by restoring that which he took not away. His Son was perfect, owing nothing, yet Christ took all his people's shameful debt himself. When he had paid to Justice that living, hellish death his people owed then with his own precious blood—o how precious!—with his own precious blood, Christ blotted out all record of all transgression of all his people. Before the all-seeing eye of Justice no record of our transgression exists. Therefore, God remembers our sin no more.

Justification is not by anything we do. It is God that justifieth; it is Christ that died and is risen again. "Now to him that worketh is the reward not reckoned of grace, but of debt. But to him that worketh not, but believeth on him that justifieth the ungodly, his faith is counted for righteousness." (Rom 4: 4-5)