

**I. Saving Faith (14)**

A. Where does saving faith come from? (14.1)

B. What is saving faith? (14.2)

C. How strong is saving faith? (14.3)

**II. Repentance Unto Life (15)**

A. Repentance is an evangelical grace (15.1)

B. What is repentance unto life? (15.2)

C. What does repentance have to do with forgiveness? (15.3)

D. Must we repent of every sin? (15.4)

E. Must repentance be specific? (15.5)

F. To whom must we repent? (15.6)