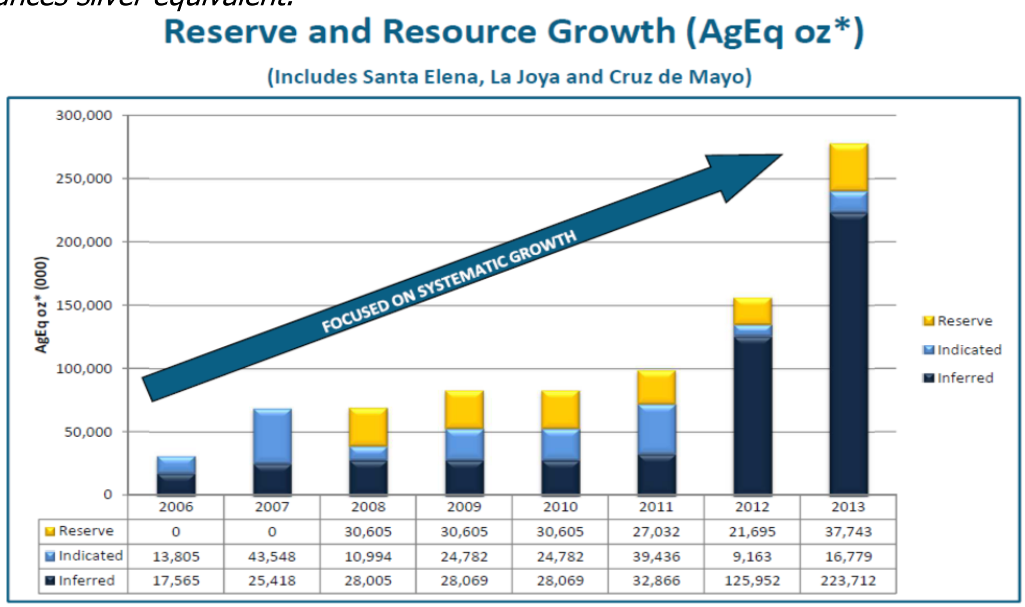
Eric Coffin's Exclusive Interview with Eric Fier, COO of SilverCrest Mines Inc.

After two years of relentless bear markets, resource investors can be forgiven for thinking nothing is working anymore. Amid the doom and gloom are a few companies that have advanced and grown their operations. SilverCrest Mines is one such company. I've followed SVL in the HRA newsletters since its IPO and have always been impressed at management's ability to deal with adversity and turn it to their and their shareholders advantage.

Management is a key ingredient in any company and SilverCrest is a prime example of that maxim. President and COO, Eric Fier, CEO, Scott Drever and CFO, Barney Magnusson have run SilverCrest since its inception. They proved up a high grade open pittable gold-silver resource at the company's flagship Santa Elena project and pulled together the financing to construct a mine there at the nadir of the 2009 market crash. They got the mine into production on time and under budget. It's now a two and a half million silver equivalent ounce per year producer with a cash cost of less than $8.50 per silver ounce. Expansions planned and underway could double the production rate over the next 2 years. SilverCrest recently announced a preliminary economic assessment for its La Joya project which hosts an Inferred resource of about 200 million ounces silver equivalent.



	2006	2007	2008	2009	2010	2011	2012	2013
Reserve	0	0	30,605	30,605	30,605	27,032	21,695	37,743
Indicated	13,805	43,548	10,994	24,782	24,782	39,436	9,163	16,779
Inferred	17,565	25,418	28,005	28,069	28,069	32,866	125,952	223,712

In a sector that has drawn so much market scorn in the past two years, this is a team that just gets it done. I think the current pull back is a perfect time for you to hear the story of this leader in the small producer space and get Eric Fier's views on why SilverCrest has been such a success. There are lessons and observations that can be applied by traders looking for other winners. It should also be obvious by the end of the interview why SilverCrest continues to be a favorite on the HRA company list.

Eric Coffin: Thanks for taking the time to speak to me today Eric. I expect readers recognize the name SilverCrest Mines but may not know the history of the company. Could you give my readers a bit of that history Eric?

Eric Fier: Well, I worked with Newmont, on the construction of the Batu Hijau mine in Indonesia. I met Scott (Scott Drever, SilverCrest's CEO) who was also working in Indonesia at that time. This would have been early 2003. And then he hired me as a consultant to optimize low production at a mine on Java.

Eric Fier: After I completed that work, we discussed other opportunities and Scott had mentioned that there was a property in Honduras that he was interested in. After investigating Honduras we decided, well, let's form a silver focused vehicle, raise some money and pursue this, Scott had a long time relationship with Barney (Barney Magnusson, SilverCrest's CFO) so Barney came on as the CFO of the new vehicle. SilverCrest was formed in 2003 by Scott, Barney, and me. We decided what we wanted to focus on was to get to production as soon as possible and have free cash flow to grow with. We've been doing that consistently for a few years now with success.

Eric Coffin: Silver was always the target?

Eric Fier: We went with silver because that's what investors were looking for. At that time, there were very few silver-focused companies. So, with the information we had on the properties in Honduras, SilverCrest came into the market with about 30 million ounces of silver in resources which was pretty significant and a great start to the company. Unfortunately, Honduras became a hostile environment and still is today to explore. So we left there and went to El Salvador briefly. Not much better there than Honduras. So, forget about doing any more investments in El Salvador. I brought SilverCrest back to Mexico with me. I had worked in Mexico for Eldorado Gold as their worldwide development manager looking at acquisitions all over Mexico to increase resources and find mines to replace La Colorada and La Trinidad with.

Eric Fier: SilverCrest staked its first Mexican concession in early 2005 near our flagship project at Santa Elena. We still have a portion of that concession today. It's called Silver Angel and it's about 35 kilometers from Santa Elena. So we were working on that and I hired Ramon Gomez Puente who also worked at Eldorado and I knew him there. Ramon's friend was the cousin of the owner of Santa Elena. So we went in early 2005, met with the owner and got into negotiations on Santa Elena. We were successful and closed those negotiations in November of

2005. Our acquisition cost ended up being $4 million over five years and the competition that we were up against were proposing $6 million and $8 million over the same time period. So the question is why did SilverCrest end up getting Santa Elena? And the answer is we established a solid relationship. There was already a friendship there. The straw that broke the camel's back for the other companies is that the concession owner had a contract with the smelter to mine 500 tons per month from Santa Elena and ship to the smelter. The other companies said, no, that's got to go away if we're going to be working on the property. We told the owner, "You can keep that."

Eric Coffin: Right.

Eric Fier: When we paid him this first payment which if I remember it correctly was $30,000 and he said, I'm working too hard. Forget this. He shut down his little operation, went away and never came back to mine it again. It just took the relationship and a little bit of patience in order to secure that deal. Part of the success behind SilverCrest now is being able to negotiate these deals, make them fair, but don't make them a huge burden on the company.

Eric Coffin: You've done that well.

Eric Fier: After that negotiation closed in November 2005, we kicked off exploration in 2006. We drilled 19 holes. There was already one and a half kilometers of underground workings that were open in Santa Elena. It was the first serious drill program at Santa Elena. There were two holes put in in the '70s by Penoles. They totally missed the ore body and walked away. And we declared our first resource in 2006 at Santa Elena. It was about 15 million ounces of silver equivalent then. Of course, that's quadrupled and more since that discovery. And between 2006 and 2008, we systematically explored the property, started discussions and closed financings for mine construction in early 2009, at the bottom of the market.

Eric Coffin: That's right. The market was horrible when you financed Santa Elena.

Eric Fier: There were people out there who believed in our story. They liked the team. They liked the management. They liked the concept that we proposed. When we made the decision to go into construction at Santa Elena, we had to decide whether we were going to be an open pit heap leach operation that was going to cost about $20 million in capital or a milling operation which would need about $80 million in capital. Well, it was pretty easy to make that determination at the bottom of the market. We went with the open pit heap leach knowing that we still wanted to put in a mill. We said let's get into production, start out slow, and have positive cash flow that could provide funding for an expansion plan. And that's where we're at today. We began working on the expansion plan almost from the time when we declared production at Santa Elena for the open pit heap leach. It was a three-year plan and we're just coming to the conclusion of that. By Q1 of 2014, we hope to see the mill up and running with success. I don't see any problems in that right now. It's on time and on budget with a minor delay in delivery of the ball mill from China.

Eric Coffin: So you and Scott both had experience at the development end of the business.

Eric Fier: Santa Elena is the fourth mine that I've helped construct and produce everything from small to large. You know, Batu Hijau is a huge world-class mine operating at hundreds of thousands of tons a day. I worked for Pegasus Gold in the early days during the 1980s and cut my teeth there building several mines with them, about the same size of Santa Elena. So it wasn't a far stretch to do Santa Elena from the executive management side. And Barney has financed mine construction previously worldwide, so that helped.

Eric Coffin: You guys knew exactly what needed to be done. Now, what's the production profile going to look like with Santa Elena now that the mill is just about ready to start turning over? How do things look over the next couple of years?

Santa Elena Mine Expansion

Eric Fier: Market guidance this year was 2.4 million ounces of silver equivalent. That's from the heap leach. So you can use that as a baseline. Next year, we're still working on those budgets. We'll be targeting somewhere around 3.5 million ounces for that which represents a 45% production increase. And for 2015, we'll be targeting over 4 million ounces of silver equivalent. We are already planning expansion number two at Santa Elena which could push that well above the 4 million ounces of silver equivalent per year.

Eric Coffin: That would be a mill expansion?

Eric Fier: No. This includes a second decline to increase underground throughput.

Eric Fier: The mill right now is designed and all of our cash flows and economic plans are based on 3,000 tons per day. That's a nominal rate. My guys are telling me, we can probably push it to 4,000 tons per day without bringing in more capital on top of that. So that's expansion number two.

Eric Coffin: Nice.

Eric Fier: More underground, higher grade throughput. Still taking open pit heap leach material and mixing that through the mill and pushing that mill to 4,000 tons per day. So it's not a far stretch to get to that, we believe.

Eric Coffin: Your Company is called SilverCrest but can you comment on the revenue mix these days between gold and silver?

Eric Fier: Let's look at the ore deposit itself. It's a low sulphidation epithermal system. You can consider the gold system at Santa Elena as the icing on the cake; that's where the highest grade gold is and the value of ore in the open pit is two-thirds gold and one-third silver. We're more a gold producer right now than a silver-producer. But as cakes go, you get through the icing and you dig deeper you get into more silver. We'll trend to about a 50-50 in value, gold and silver, probably by the end of next year. As you go deeper into the deposit, silver will take over the value. You may end up at about 60-40 silver-gold split. The gold grade stays about the same as what we're seeing in the open pit which is 1.5 to 2 grams per ton. But the silver at the surface was about 30 grams per ton and at the bottom is over 200 grams per ton. You have a pretty significant increase in silver value as you go to depth.

Eric Coffin: Santa Elena never felt over-engineered to me. I realize you're dealing with engineering groups and third party liability and that kind of stuff but so many projects seem over-engineered. Would you agree that a lot of the stuff is over-engineered these days? It just seems like Capex is coming so high on everything.

Eric Fier: At Santa Elena, we started the open pit heap leach on a PFS, pre-feasibility study. It's not a formal bankable feasibility study. And the financiers didn't require it. We financed that through a split of MacQuarie Bank and Sandstorm. And all they wanted to get comfort on was a few items to the feasibility level. They didn't need a compliant report. Working with the financiers and having a relationship with them to try to avoid what you call over-engineering which I just see it as over-expenditure on engineering services.

There is a lot more behind the current explosion of project capital; not just the over-engineering. There's a disconnect when you have inexperienced executive management at companies, and they're calling the shots on construction from a desk at head office. They're not on the ground. Over-engineering and cost overruns are going to happen if you're armchair quarterbacking from your office for a construction project anywhere in the world. Part of SilverCrest's success in this area is executive management boots on the ground. When we built the open pit heap leach 70% of my time was at Santa Elena.

Eric Coffin: Yes, you were gone all the time.

Eric Fier: I found out that a lot of decisions like changes to the engineering design, moving contractors in the right direction and controlling cost, which saved hundreds of thousands if not millions of dollar, had to be made minute by minute. We have a very regimented cost-control program at SilverCrest. I'm directly involved and have to be intimate with those cost controls. You have to know what's going on. It's focusing on the red flags and how do we improve these and how do we change. And cost controls aren't just about production. It's exploration, it's development, it's everything. As executive management, you need to have boots on the ground in order to have good success.

Eric Coffin: The area that you operate in Northwestern Mexico always impressed me because it has many operations with low cash cost even though they are not high grade deposits. Santa Elena is one of the higher grade ones in the area that's in production. Is there something special about that region that explains the low cash cost and low Capex?

Eric Fier: Well, region specific, it's uniquely positioned in terms of supply lines and supply chains in North America. You have available services. You have pretty much state support for mining and exploration. You have communities that understand mining which is important. Even if they don't understand mining, they understand agriculture which is another resource. So it's not a far stretch to get into the mining sector.

Eric Coffin: Right.

Eric Fier: If you want to talk about SilverCrest success, it doesn't specifically need to be in Northwestern Mexico. It could be anywhere in the world. It just happens that Northwestern Mexico works very well for our success story. If you'd like, I'll just give you a checklist that can be used anywhere in the world.

Eric Coffin: That would be great.

Eric Fier: It's pretty much a five-point checklist if you want to have success like SilverCrest has had and have continued success. And this goes back to your comment about Northwestern

Mexico – the first item is that "small can be beautiful" from a deposit standpoint. We believe that not all deposits are created equal. Smaller deposits such as those in Northwestern Mexico including Santa Elena can be more economic than bigger deposits in Sonora or Northern Mexico or anywhere else in the world. Focus on quality, not particularly quantity. It's nice to have a huge high grade deposit that's a game changer for a junior company, definitely, but the smaller deposits can make just as much if not more money than other larger projects and deposits anywhere in the world.

The number two item on the checklist for success at SilverCrest is "keep it simple". Keeping it simple means, good access, good infrastructure, nearby communities that have a workforce that gives you support. Northwest Mexico is uniquely positioned to do that. I was just in a management meeting at the mine site at Santa Elena yesterday and the comment came up, how good we really have it because we're so close to services and the supply chains and equipment. That's very important. We try not to look at mines that are at the top of the mountain where it takes a plane, a bus and a donkey ride to get there. The further it gets away from the supply chains, the higher the cost is going be. So we tend to concentrate on those easier trails. I think Mexico and several other places in the world have a lot of opportunities still to find deposits that are not the monster deposits but very economic ones.

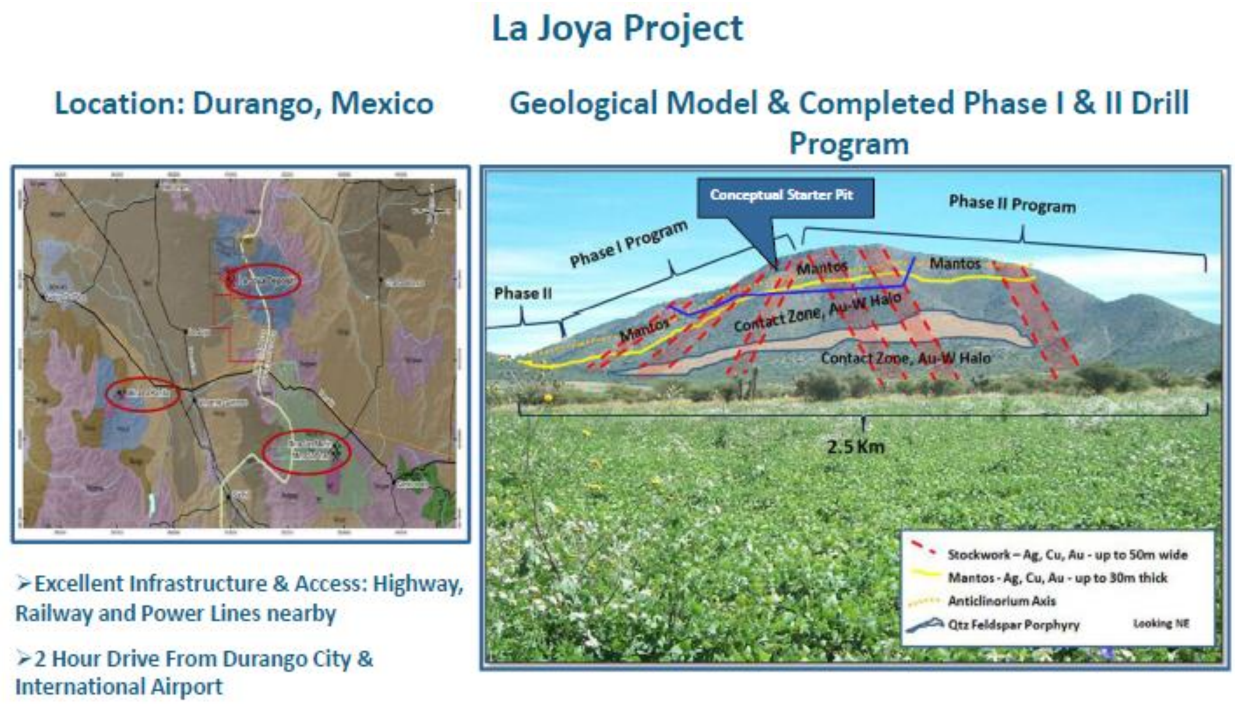
The third item on our checklist is the "phased approach" which we have earned some respect for in the market. Build it small and grow it from there. When you do that, you de-risk the project all the way along the schedule of the project and you minimize having to go back to the market for funding. It's a good business plan and a wise decision under any market condition.

Number four on the checklist; "don't overcommit the company" to large acquisition payments that burden economics in the years to come. The example again is Santa Elena - $4 million over five years, no royalty, 100% ownership. I mean, that's our income in one month. So look at the return on that. It's a great return.

And number five and the last one on our checklist for success; "don't be lazy". Get boots on the ground. Turn over as many rocks as you can when you're out in the field, go the extra mile and hike around the mountain. You know, there's a lot of opportunity still in Mexico and it's blessed because you have a lot of good outcrop to kick rocks around. Part of the success story at La Joya is based going the extra kilometer walk to find La Joya. We were the fourth in line looking at La Joya. Other companies got involved but didn't take that walk. So don't be lazy.

Eric Coffin: Can you walk us through La Joya, your newest discovery and quite a large one?

Eric Fier: La Joya is located in the state of Durango with the similar easy access, actually better infrastructure than Santa Elena. So, that's the tick box of keeping it simple. That makes it. Conceptually, we're applying our phased approach business model to this. Start out small and grow while we're derisking the project. So that meets the success criteria for SilverCrest. Based on continued success in exploration and studies, you could potentially see La Joya as an open pit – a starter pit is what we're calling it. It actually has nine years of mine life for its starter pit. It tells you how large the deposit could be.

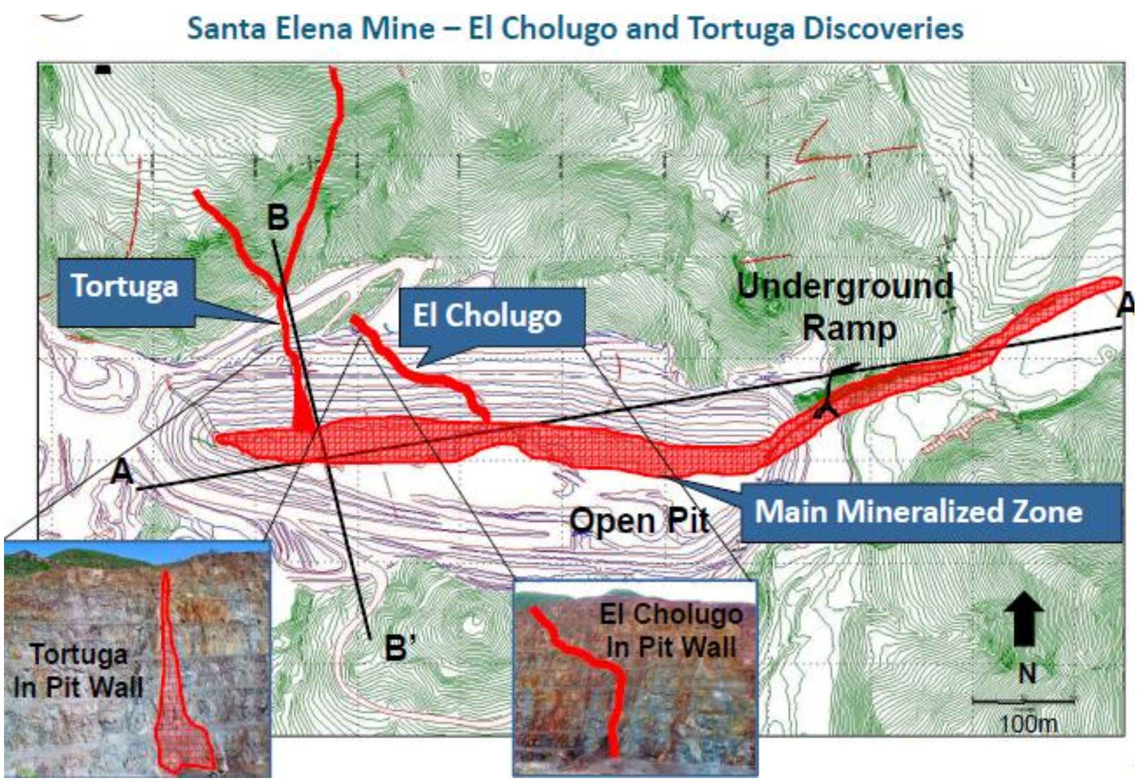


Open pit, low strip, floatation mill. It's not a heap leach operation like Santa Elena. This is floatation. It can produce around 4 million ounces of silver equivalent per year. The schedule on this assuming success would a late 2016, early 2017 start-up. So two to three years to get through everything that is required to move it forward. Some people have been telling me we could expedite and go quicker than that. We'll see how the schedule works out. It needs a lot more work before a decision is made on La Joya but it is a major new discovery in Mexico. It was there! It was waiting for someone to come along and kick those rocks again.

It had previously been discovered by Luismin back in the 1990s and they were just looking for high grade silver. Of course, silver prices were much lower, $3 to $4 an ounce. With the increase in silver prices, it makes sense to go back and look at these things as a lower grade larger type system. There are a lot of high grade values at La Joya, kilos per ton type of silver. It is a copper-rich system. It's a skarn. You would create a high grade silver copper concentrate with a gold credit. So we have this, wish us success on that as we move that forward but it has little value right now in this current market. The market has given very little credit for that major discovery but we'll see what unfolds over the next couple of years.

Eric Coffin: Is there room for resource expansion at Santa Elena and La Joya still?

Eric Fier: For Santa Elena, we'll start there. Within the last year, we've made three new discoveries, El Cholugo, El Cholugo Dos, and Tortuga. These are either sub-parallel or intersecting vein zones. We call them zones because they're not just veins, they are breccias and stockworks too. We've been able to increase the resources with those discoveries. The Tortuga is the most recent. That is not in the resource model right now and I'll look at



generating a new resource in Q1 of next year for Santa Elena to include that. All of the deposits, the three new discoveries and the main mineralized zone at Santa Elena where we're mining, are open in most directions. There's a tremendous opportunity to increase resources. We just announced a new eight-year life mine plan which will be critical to the growth of Santa

Elena and SilverCrest. And as we develop more resources, that gives us the opportunity to expand, increase production, and still maintain a reasonable mine life as we move forward.

We started Santa Elena as an open pit heap leach with six-and-a-half years mine life. We're going in the fourth year right now and we just got another eight, and I can see another two to four years at least added on to that. So that's a nice medium sized producer, high grade operation that should just be a cash cow, generating cash at today's metal prices.

As far as La Joya goes, it's open in most directions too. Right now, the total resource at a 15 gram silver equivalent cut off is about 200 million ounces silver equivalent at 55:1 Ag to Au ratio. You can only get so big but then, you've got to determine if it's economic and that's the point we're at right now.

Eric Coffin: Right. I've seen third party comments that the whole system at La Joya could contain as much as three or four hundred million silver equivalent ounces which is very large.

Eric Fier: Other people in the market have said that. I'm not hanging my hat on that. We've got to work on the first starter pit, which is concentrating on the first 100 million ounces silver equivalent. Beyond Santa Elena and La Joya itself, we have an aggressive acquisition program. We're looking at other acquisitions near Santa Elena and near La Hoya that could be used to leverage value in the future. We're seeing a lot of opportunities for that type of growth through acquisition from nearby projects.

Eric Coffin: You're focusing on things that could potentially feed the mill that you've built at Santa Elena and will probably build at La Joya?

Eric Fier: Exactly.

Eric Coffin: What would your advice be to others in the sector or people looking to get into the sector? In a market like this, what do you do to try to build value?

Eric Fier: From a company standpoint, the checklist will go a long way. It helps to get the right management team. We take that for granted sometimes but you need to have a management team that has skin in the game so they should have shares in the company, so they are willing to work hard, to make things successful as Scott, Barney and myself have done. And you need to have the knowledge base there. One unique thing about our partnership and I don't know how you can quantify it, but the three partners are about ten years apart in age. I'm the youngest and the most aggressive and Scott is the wisest and most knowledgeable.

Eric Fier: You know, you've got to have humble management. We deal on a daily basis now looking at companies and acquisitions and projects and synergies and it's unbelievable how many companies you see that have this huge ego that you just can't deal with so we don't even go there.

Eric Coffin: It's a common problem.

Eric Fier: The humbleness comes from years of experience and living through cycles of feast and famine and being broke one day and rich the next. You try not to have an ego and try to just get things done as management. That helps us out quite a bit.

Eric Coffin: As an investor which I know you are, what do you look for from the outside looking in?

Eric Fier: Yes, I am an investor in the market. About half of my portfolio is in junior to mid-tier explorers and mining companies. And I like to know the management but if I don't know them, I get recommendations by a credible person. I go to the pros like you to see what's out there, what makes sense from an investment standpoint and I'm a long term investor. If you're a short term investor, your stress level is just too high and you're going to have a heart attack.

Eric Fier: You have to be in it for the long run and look for these cycles of when to make money and when to save money. There are times to cash in and times to pull back and just wait for the next cycle and upturn. And right now, we're in that downturn. So you are just saving the money. You protect the bank account whether it's corporate or personal.

Eric Coffin: Obviously, I'm not going to hold you to this but have you got any sense of where you think we're at in this cycle. What's your gut feel, having been through a few of these?

Eric Fier: I think there's still some downward pressure, Eric, here because at some point quantitative easing is going to be tapered, okay?

Eric Coffin: Yes, and probably soon.

Eric Fier: The market is so focused on looking at quantitative easing as the catalyst when it should be just one of them. The US will continue to flounder but there's a lot of creativity going on there to regenerate the economy. The US will slowly recover and along with that recovery there will be an end to QE. Traders focused on QE, will put downward pressure on gold.

Eric Coffin: Yes, the market is obsessed about it.

Eric Fier: But I know that there are a lot more factors driving gold and silver prices and you know there are too. A big driver is Asia and the demand there. I was having a conversation with an Asian a month ago and I asked what he thought of QE ending and potential defaults and everything?" He said, "Yes, it's a big deal but in Asia, we just go buy metals for the value. We don't obsess about things like QE. I just go out with my family and my friends and buy metals because we know that it's a hard asset and we want to buy it."

Eric Coffin: Good thought. One thing I should touch on here too because it is a recent news item. Mexico passed a new royalty bill and to me 'royalty' seemed like a bit of a misnomer from the description I saw of it.

Eric Fier: Yes, it's a tax, not a royalty.

Eric Coffin: I know there is some sort of trepidation about that. I'm sure you guys have run the numbers because you had a pretty good idea what was coming. What's the impact of this, do you think?

Eric Fier: Well, before I get into the impact, maybe I'll just touch a little bit on of which is causing it.

Eric Coffin: Please do.

Eric Fier: So it's not just mining, it's everywhere, okay? I'm sitting in Mexico today and I'm hearing people on the street discussing the new fiscal plan for Mexico and it's impacting everything. So the bottom-line, once again my opinion, is that several years ago, Pemex, which is the national oil company started a program of generating revenues that went into the general coffers in Mexico with little to no accountability. A lot of that money should have gone back to be reinvested in Pemex to increase resources and production but it didn't. So now, you have oil revenues decreasing year after year and with the new administration in Mexico just coming in, they have to deal with this legacy of neglect. And the only way that they know how to deal with it is taxation to recover from the poor economic planning of the past. The crux of the whole problem here is you've got a decrease in revenues from oil.

On the mining side, what's worrisome about that is not just the 7.5% tax special royalty. You can call it a tax, it is. And then there is a 0.5% extraordinary precious metal tax for environmental purposes. You got those two things. If it was only those two things, you could deal with them. What that represents to SilverCrest and most companies that are producing metals in Mexico is about a 6% to 8% increase in corporate taxes. You can deal with that if you have a profitable operation and have a good business model – you can still survive and do well.

There is also an updated labor law that has enforcement for a mandatory 10% profit sharing for companies whether you're foreign or domestic. This 10% profit sharing has been around for years but there were corporate structures that you could develop to minimize the impact of that profit sharing. Well, that looks like it has been taken away, pending review. 10% mandatory profit sharing only occurs in a few places in the world, Mexico being one. Accounting rules have also been changed so that exploration is deducted from mining revenues over 10 years rather than up front. There is also talk about giving the Ejidos more power. The Ejidos are communal landowner groups created after the Mexican Revolution. They have control of surface rights in many areas and you need to negotiate agreements with them to explore and mine. Finally, there has been a significant increase in mining concession fees and work commitments, especially for concession that have been around a few years.

Eric Coffin: Would you still view Mexico as one of the better exploration destinations?

Eric Fier: From an exploration standpoint, it's great. You know, there are so many deposits. I mean, I'm stumbling over things right now and if they were in Nevada, it would have been drilled 20 to 30 years ago. But the political risk has increased. That has to be recognized. Mexico was ranked number four in the world for mining investment but the ranking will drop a lot thanks to this new fiscal plan.

Eric Coffin: Do you think that's an overreaction?

Eric Fier: Some of it is. If you talk to the guy on the street in Mexico they think that Mexico needs tax reform, okay? A lot of them are conservatively optimistic that this might work and that there's an overreaction currently towards this fiscal plan. There's no doubt that there needs to be tax reform in Mexico from the local people that I'm talking to. Their concern is that from their past experience, if that money goes into a general coffers it is never seen again. But yes there is overreaction from a media standpoint. It's not about attacking mining.

Eric Coffin: Right.

Eric Fier: SilverCrest is in good shape. Santa Elena is very profitable. We'll just have to look at how we are going to deal with the increase of 6% to 8% on the corporate tax side and just make a little less money for a little less investment in Mexico.

Eric Coffin: What are your thoughts about the new tenure system? Higher concession fees and more enforcement of annual spending commitments means more ground should come open.

Eric Fier: There are millions of hectares locked up in Mexico right now and have been for years by major companies and families and it's time to let those loose. They haven't done any work on them for 30 or 40 years so let's get some modern exploration going on these. So, yeah, there's a lot of opportunity for the exploration junior or producer to really see increased value in that.

Eric Coffin: Mexico is one of these places where there have always been regulations and lots of guys seem to just to ignore them. Is this new system going to change that?

Eric Fier: Yes and I've already seen a lot of concessions come through canceled, but just because the mineral registry says canceled doesn't mean it's canceled. You have to wait until it's announced in the official Gazette, then it's cancelled. And getting that announcement could take months if not years. It will take time but I think a lot of people that have just been sitting on these concessions for years will be forced to let them go. That's a good thing. It creates opportunity for others with all that ground opening up.

Eric Fier: In summary Eric, my gut feel and I like to go on that at my age now – I see a lot of opportunity with this fiscal plan change. I'm already experiencing that. I've been in meetings over the last couple of days looking at potential acquisitions and once the fiscal plan was passed the vendors dropped their price. I'm seeing this as an opportunity. There may be revisions to the fiscal plan that make it less damaging in the future and great if there is but you know, take the opportunity now to move forward. Look a little bit longer term; one to two years, three years out. There will be a lot of good projects to be had.

Eric Coffin: That's all the questions I have for now. I know you have to run and catch a plane. Thanks a lot for taking the time and for all the great insights Eric.

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