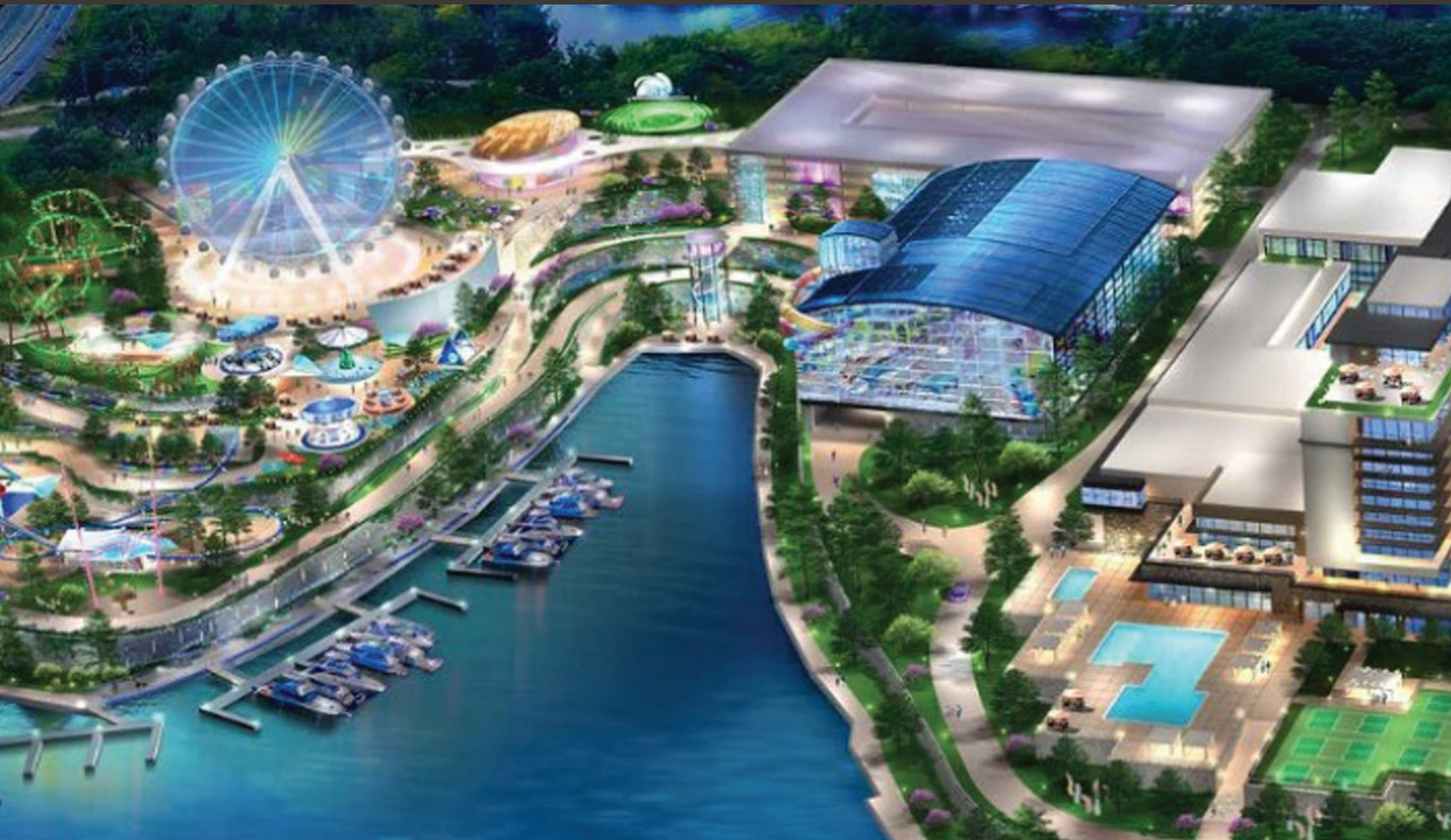




OASIS AT LAKEPORT

# Strategic Capital for a Premier National Family Lakefront Resort



## OVERVIEW

Oasis at Lakeport is a \$495MM hospitality and entertainment resort on 25 acres at Lake of the Ozarks in Osage Beach, Missouri. The plan includes a 402-room full-service Marriott Resort and Conference Center, an indoor waterpark, 12 amusement rides, a 30,000 square foot conference facility, a 200-slip marina, and structured parking. The destination will operate year-round, balancing leisure demand with group and conference business to address a long-standing gap in large-format regional hospitality.

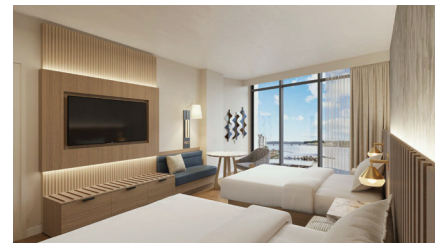


## CHALLENGE

A multi-asset resort in a rural market requires a capital structure that supports ground-up construction, multiple revenue streams, and significant infrastructure. Traditional lenders often limit proceeds or terms for developments with this level of complexity. The borrower needed a coordinated approach that aligned construction through stabilization financing with long-term objectives and public support.



Oasis at Lakeport Resort Renders, 2025



## SOLUTION

X-Caliber delivered a comprehensive financing structure through its Rural PACE-X platform that addressed both the borrower's needs and market constraints. The capital stack included:

- \$220MM in senior, conventional construction financing provided by XRL-ALC, an affiliate of X-Caliber Rural Capital, together with American Lending Center
- \$65MM in Commercial Property Assessed Clean Energy (C-PACE) financing provided by CastleGreen Finance

This transaction is X-Caliber's largest Rural PACE-X closing to date since the product launched in late 2024. The C-PACE financing is the largest completed to date for the State of Missouri and the largest to date for CastleGreen Finance. Rural PACE-X combines senior-secured construction financing with long-term C-PACE funding for high-impact projects in micro-rural areas. The financing was originated and structured by X-Caliber Advisors.



## THE CAPITAL STACK

X-Caliber delivered a customized capital structure that addressed these challenges through its Rural PACE-X platform, proprietary product that combines two of X-Caliber's loan executions. The combined solution included:

**\$220MM**

Conventional senior-secured debt through an affiliate of X-Caliber Rural Capital, XRL-ALC, LLC.

**\$65MM**

Commercial Property Assessed Clean Energy (C-PACE) financing through CastleGreen Finance.

Rural PACE-X blends long-term, fixed-rate C-PACE financing with flexible senior capital in rural areas. This approach helped offset upfront development costs, fund energy and infrastructure upgrades, and reduce the project's weighted average cost of capital. It also provided non-recourse terms and repayment structures tailored to the borrower's cash flow needs.

## IMPACT

Oasis at Lakeport is a game-changing anchor for Lake of the Ozarks. It supports more than 1,500 construction jobs and will generate over 500 permanent positions. The integrated resort program adds large-format hospitality capacity and meeting space that extends the tourism season and broadens Osage Beach's economic base.

By solving a rural capital challenge, this project shows what's possible for other borrowers pursuing complex or mixed-use developments in secondary markets. With the right structure, high-impact projects can secure institutional financing, even in non-core locations.

## FOR THE ENVIRONMENT

The project is designed to provide the following efficiencies:

Estimated **annual water savings**: 9,055,984 gallons

Estimated **annual energy cost savings**: \$184,184

Estimated **lifetime cost savings** from energy improvements: **\$11MM**

C-PACE funding supported sustainable building systems for the Marriott resort, helping meet environmental performance goals while lowering operating costs.

## SUMMARY

Oasis at Lakeport shows how Rural PACE-X can align scale, timing, and cost of capital for complex destination developments in rural markets. For borrowers, the senior-plus-C-PACE plan provides flexibility during construction, supports sustainable systems, and positions the project for long-term value.

This deal demonstrates how X-Caliber can align capital with client needs. This allows the borrower to secure a customized funding package and keep the construction timeline and returns on track.



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