WHAT IS CLAIMED IS:

1. An isolated antigen binding molecule which specifically binds to the same CXCL13 epitope as a reference monoclonal antibody selected from the group consisting of MAb 5261, MAb 5378, MAb 5080, MAb 1476, 3D2, and 3C9.

2. The antigen binding molecule of claim 1, wherein said binding molecule specifically binds to the same CXCL13 epitope as MAb 5261 and MAb 5378.

3. An isolated antigen binding molecule which specifically binds to CXCL13, wherein said binding molecule competitively inhibits a reference monoclonal antibody selected from the group consisting of MAb 5261, MAb 5378, MAb 5080, MAb 1476, 3D2, and 3C9 from specifically binding to CXCL13.

4. The antigen binding molecule of claim 3, wherein said binding molecule competitively inhibits MAb 5261 and MAb 5378.

5. The antigen binding molecule according to any one of claims 1 to 4 which comprises an antibody or antigen-binding fragment thereof.

6. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein said antibody or fragment thereof is selected from the group consisting of MAb 5261, MAb 5378, MAb 5080, MAb 1476, 3D2, and 3C9.

7. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the heavy chain variable region (VH) of said antibody or fragment thereof comprises an amino acid sequence at least 90% identical to a sequence selected from the group consisting of SEQ ID NO: 13 and SEQ ID NO: 3.

8. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the light chain variable region (VL) of said antibody or fragment thereof comprises an amino acid sequence at least 90% identical to a sequence selected from the group consisting of SEQ ID NO: 15, SEQ ID NO: 17, and SEQ ID NO: 8.

9. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VH of said antibody or fragment thereof comprises an amino acid

sequence identical, except for 20 or fewer conservative amino acid substitutions, to a sequence selected from the group consisting of SEQ ID NO: 13 and SEQ ID NO: 3.

10. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VL of said antibody or fragment thereof comprises an amino acid sequence identical, except for 20 or fewer conservative amino acid substitutions, to a sequence selected from the group consisting of SEQ ID NO: 15, SEQ ID NO: 17, and SEQ ID NO: 8.

11. The antibody or antigen-binding fragment thereof according to claim 7, wherein the VH of said antibody or fragment thereof comprises the amino acid sequence selected from the group consisting of SEQ ID NO: 13 and SEQ ID NO: 3.

12. The antibody or antigen-binding fragment thereof according to claim 8, wherein the VL of said antibody or fragment thereof comprises the amino acid sequence selected from the group consisting of SEQ ID NO: 15, SEQ ID NO: 17, and SEQ ID NO: 8.

13. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VH and VL of said antibody or fragment thereof comprise amino acid sequences at least 90% identical to VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 13 and SEQ ID NO: 15, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 17, respectively; and

(c) SEQ ID NO: 3 and SEQ ID NO: 8, respectively.

14. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VH and VL of said antibody or fragment thereof comprise amino acid sequences identical, except for 20 or fewer conservative amino acid substitutions each, to VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 13 and SEQ ID NO: 15, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 17, respectively; and

(c) SEQ ID NO: 3 and SEQ ID NO: 8, respectively.

15. The isolated antibody or antigen-binding fragment thereof according to claim 13, wherein the VH and VL of said antibody or fragment thereof comprise amino acid sequences identical to VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 13 and SEQ ID NO: 15, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 17, respectively; and

(c) SEQ ID NO: 3 and SEQ ID NO: 8, respectively.

16. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VH of said antibody or fragment thereof comprises a Chothia-Kabat heavy chain complementarity determining region-1 (VH-CDR1) amino acid sequence identical, except for two or fewer amino acid substitutions, to SEQ ID NO: 4.

17. The antibody or fragment thereof according to claim 16, wherein said VH-CDR1 amino acid sequence is SEQ ID NO: 4.

18. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VH of said antibody or fragment thereof comprises a Kabat heavy chain complementarity determining region-2 (VH-CDR2) amino acid sequence identical, except for four or fewer amino acid substitutions, to SEQ ID NO: 5.

19. The antibody or fragment thereof according to claim 18, wherein said VH-CDR2 amino acid sequence is SEQ ID NO: 5.

20. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VH of said antibody or fragment thereof comprises a Kabat heavy chain complementarity determining region-3 (VH-CDR3) amino acid sequence identical, except for two or fewer amino acid substitutions, to SEQ ID NO: 6.

21. The antibody or fragment thereof according to claim 20, wherein said VH-CDR3 amino acid sequence is SEQ ID NO: 6.

22. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VL of said antibody or fragment thereof comprises a Kabat light

chain complementarity determining region-1 (VL-CDR1) amino acid sequence identical, except for four or fewer amino acid substitutions, to SEQ ID NO: 16 or 9.

23. The antibody or fragment thereof according to claim 22, wherein said VL-CDR1 amino acid sequence is SEQ ID NO: 16.

24. The antibody or fragment thereof according to claim 22, wherein said VL-CDR1 amino acid sequence is SEQ ID NO: 9.

25. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VL of said antibody or fragment thereof comprises a Kabat light chain complementarity determining region-2 (VL-CDR2) amino acid sequence identical, except for two or fewer amino acid substitutions, to SEQ ID NO: 10.

26. The antibody or fragment thereof according to claim 25, wherein said VL-CDR2 amino acid sequence is SEQ ID NO: 10.

27. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VL of said antibody or fragment thereof comprises a Kabat light chain complementarity determining region-3 (VL-CDR3) amino acid sequence identical, except for two or fewer amino acid substitutions, to SEQ ID NO: 11.

28. The antibody or fragment thereof according to claim 27, wherein said VL-CDR3 amino acid sequence is SEQ ID NO: 11.

29. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VH of said antibody or fragment thereof comprises VH-CDR1, VH-CDR2, and VH-CDR3 amino acid sequences comprising SEQ ID NOs: 4, 5, and 6, respectively, except for four or fewer amino acid substitutions in one or more of said VH-CDRs.

30. The isolated antibody of claim 29, wherein the VH-CDR1, VH-CDR2, and VH-CDR3 amino acid sequences are SEQ ID NOs: 4, 5, and 6, respectively.

31. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein the VL of said antibody or fragment thereof comprises VL-CDR1, VL-

CDR2, and VL-CDR3 amino acid sequences comprising SEQ ID NOs: 16 or 9, 10, and 11, respectively, except for four or fewer amino acid substitutions in one or more of said VL-CDRs.

32. The isolated antibody of claim 31, wherein the VL-CDR1, VL-CDR2, and VL-CDR3 amino acid sequences are SEQ ID NOs: 16, 10, and 11, respectively.

33. The isolated antibody of claim 31, wherein the VL-CDR1, VL-CDR2, and VL-CDR3 amino acid sequences are SEQ ID NOs: 9, 10, and 11, respectively.

34. The antibody or fragment thereof according to any one of claims 7, 9, 13, and 14, wherein the VH framework regions have five or fewer amino acid substitutions.

35. The antibody or fragment thereof according to any one of claims 8, 10, 13, and 14, wherein the VL framework regions have five or fewer amino acid substitutions.

36. The antibody or fragment thereof according to any one of claims 5 to 35, which binds to a linear epitope.

37. The antibody or fragment thereof according to any one of claims 5 to 35, which binds to a non-linear conformational epitope.

38. The antibody or fragment thereof according to any one of claims 5 to 37, which is multispecific.

39. The antibody or fragment thereof according to claim 38, which is bispecific.

40. The antibody or fragment thereof according to any one of claims 5 to 39, which is an Fab fragment.

41. The antibody or fragment thereof according to any one of claims 5 to 39, which is an $F(ab)_2$ fragment.

42. The antibody or fragment thereof according to any one of claims 5 to 39, which is an Fv fragment.

43. The antibody or fragment thereof according to any one of claims 5 to 39, which is a single chain antibody.

44. The antibody or fragment thereof according to any one of claims 5 to 39, which is multivalent and comprises at least two heavy chains and at least two light chains.

45. The antibody or fragment thereof according to any one of claims 5 to 39, 43 and 44, which comprises a light chain constant region selected from the group consisting of a human kappa constant region and a human lambda constant region.

46. The antibody or fragment thereof according to any one of claims 5 to 39 and 43 to 45, which comprises a heavy chain constant region or fragment thereof.

47. The antibody or fragment thereof according to claim 46, wherein said heavy chain constant region or fragment thereof is human IgG1, IgG2, IgG3, IgG4, IgM, IgA1, IgA2, IgE or IgD.

48. The antibody or fragment thereof according to any one of claims 5 to 47, which specifically binds to a CXCL13 polypeptide or fragment thereof, or a CXCL13 variant polypeptide with an affinity characterized by a dissociation constant (K_D) no greater than 5×10^{-2} M, 10^{-2} M, 5×10^{-3} M, 10^{-3} M, 5×10^{-4} M, 10^{-4} M, 5×10^{-5} M, 10^{-5} M, 5×10^{-6} M, 10^{-6} M, 5×10^{-7} M, 10^{-7} M, 5×10^{-8} M, 10^{-8} M, 5×10^{-9} M, 10^{-9} M, 5×10^{-10} M, 10^{-10} M, 5×10^{-11} M, 10^{-11} M, 5×10^{-12} M, 5.7×10^{-12} M, 8.4×10^{-12} M, 10^{-12} M, 5×10^{-13} M, 10^{-13} M, 5×10^{-14} M, 10^{-14} M, 5×10^{-15} M, or 10^{-15} M.

49. The antibody or fragment thereof according to claim 48, wherein said CXCL13 polypeptide or fragment thereof, or a CXCL13 variant polypeptide is human or murine.

50. The antibody or fragment thereof according to claim 49, wherein said CXCL13 polypeptide or fragment thereof, or a CXCL13 variant polypeptide is human and said K_D is is about 5×10^{-8} to about 5×10^{-10}.

51. The antibody or fragment thereof according to claim 49, wherein said CXCL13 polypeptide or fragment thereof, or a CXCL13 variant polypeptide is murine and said K_D is about 5×10^{-8} to about 5×10^{-10}.

52. The antibody or fragment thereof according to any one of claims 5 to 51, which inhibits CXCL13 from binding to a CXCL13 receptor.

53. The antibody or fragment thereof according to claim 52, wherein said CXCL13 receptor is CXCR5.

54. The antibody or fragment thereof according to any one of claims 5 to 53, wherein said antibody or fragment thereof is humanized, primatized or chimeric.

55. The antibody or fragment thereof according to claim 54, wherein said antibody or fragment thereof is humanized.

56. The antibody or fragment thereof according to any one of claims 5 to 55, further comprising a heterologous polypeptide fused thereto.

57. The antibody or fragment thereof according to any one of claims 5 to 56, wherein said antibody or fragment thereof is conjugated to an agent selected from the group consisting of a cytotoxic agent, a therapeutic agent, a cytostatic agent, a biological toxin, a prodrug, a peptide, a protein, an enzyme, a virus, a lipid, a biological response modifier, a pharmaceutical agent, a lymphokine, a heterologous antibody or fragment thereof, a detectable label, polyethylene glycol (PEG), and a combination of two or more of any said agents.

58. The antibody or fragment thereof according to claim 57, wherein said cytotoxic agent is selected from the group consisting of a radionuclide, a biotoxin, an enzymatically active toxin, or a combination of two or more of any said cytotoxic agents.

59. The antibody or fragment thereof according to claim 58, wherein said detectable label is selected from the group consisting of an enzyme, a fluorescent label, a chemiluminescent label, a bioluminescent label, a radioactive label, or a combination of two or more of any said detectable labels.

60. A composition comprising the antibody or fragment thereof according to any one of claims 1 to 59, and a carrier.

61. A composition of claim 60, wherein said carrier is selected from the group consisting of saline, buffered saline, dextrose, water, glycerol, and combinations thereof.

62. An isolated polynucleotide comprising a nucleic acid which encodes an antibody VH polypeptide, wherein the amino acid sequence of said VH polypeptide is at least 90% identical to a sequence selected from the group consisting of SEQ ID NO: 12 and SEQ ID NO: 2, and wherein an antibody or antigen binding fragment thereof comprising said VH polypeptide specifically binds to CXCL13.

63. The polynucleotide of claim 62, wherein the nucleotide sequence encoding said VH polypeptide is optimized for increased expression without changing the amino acid sequence of said VH polypeptide.

64. The polynucleotide of claim 63, wherein said optimization comprises identification and removal of splice donor and splice acceptor sites.

65. The polynucleotide of claim 63, wherein said optimization comprises optimization of codon usage for the cells expressing said polynucleotide.

66. The polynucleotide of any one of claims 62 to 65, wherein said nucleic acid comprises a nucleotide sequence comprising a sequence selected from the group consisting of SEQ ID NO: 12 and SEQ ID NO: 2.

67. The polynucleotide of claim 66, wherein said nucleic acid comprises a nucleotide sequence consisting of a sequence selected from the group consisting of SEQ ID NO: 12 and SEQ ID NO: 2.

68. An isolated polynucleotide comprising a nucleic acid which encodes an antibody VL polypeptide, wherein the amino acid sequence of said VL polypeptide is at least 90% identical to a sequence selected from the group consisting of SEQ ID NO: 7 and SEQ ID NO14; and wherein an antibody or antigen binding fragment thereof comprising said VL polypeptide specifically binds to CXCL13.

69. The polynucleotide of claim 68, wherein the nucleotide sequence encoding said VL polypeptide is optimized for increased expression without changing the amino acid sequence of said VL polypeptide.

70. The polynucleotide of claim 69, wherein said optimization comprises identification and removal of splice donor and splice acceptor sites.

71. The polynucleotide of claim 69, wherein said optimization comprises optimization of codon usage for the cells expressing said polynucleotide.

72. The polynucleotide of any one of claims 68 to 71, wherein said nucleic acid comprises a nucleotide sequence comprising a sequence selected from the group consisting of SEQ ID NO: 7, SEQ ID NO: 14, and SEQ ID NO: 18.

73. The polynucleotide of any claim 72, wherein said nucleic acid comprises a nucleotide sequence consisting of a sequence selected from the group consisting of SEQ ID NO: 7, SEQ ID NO: 14, and SEQ ID NO:18.

74. An isolated polynucleotide comprising a nucleic acid which encodes an antibody VH polypeptide, wherein the amino acid sequence of said VH polypeptide is identical, except for 20 or fewer conservative amino acid substitutions, to a sequence selected from the group consisting of SEQ ID NO: 2 and SEQ ID NO: 12; and wherein an antibody or antigen binding fragment thereof comprising said VH polypeptide specifically binds to CXCL13.

75. An isolated polynucleotide comprising a nucleic acid which encodes an antibody VL polypeptide, wherein the amino acid sequence of said VL polypeptide is identical, except for 20 or fewer conservative amino acid substitutions, to a sequence selected from the group consisting of SEQ ID NO: 7, SEQ ID NO: 14, and SEQ ID NO: 18; and wherein an antibody or antigen binding fragment thereof comprising said VL polypeptide specifically binds to CXCL13.

76. An isolated polynucleotide comprising a nucleic acid which encodes a VH-CDR1 amino acid sequence identical, except for two or fewer amino acid substitutions, to a sequence consisting of SEQ ID NO: 4; and wherein an antibody or antigen binding fragment thereof comprising said VH-CDR1 specifically binds to CXCL13.

77. The polynucleotide or fragment thereof of claim 76, wherein said VH-CDR1 amino acid sequence is SEQ ID NO: 4.

78. An isolated polynucleotide comprising a nucleic acid which encodes a VH-CDR2 amino acid sequence identical, except for four or fewer amino acid substitutions, to a sequence consisting of SEQ ID NO: 5; and wherein an antibody or antigen binding fragment thereof comprising said VH-CDR2 specifically binds to CXCL13.

79. The polynucleotide or fragment thereof of claim 78, wherein said VH-CDR2 amino acid sequence is SEQ ID NO: 5.

80. An isolated polynucleotide comprising a nucleic acid which encodes a VH-CDR3 amino acid sequence identical, except for two or fewer amino acid substitutions, to a sequence consisting of SEQ ID NO: 6; and wherein an antibody or antigen binding fragment thereof comprising said VH-CDR3 specifically binds to CXCL13.

81. The polynucleotide or fragment thereof of claim 80, wherein said VH-CDR3 amino acid sequence is SEQ ID NO: 6.

82. An isolated polynucleotide comprising a nucleic acid which encodes a VL-CDR1 amino acid sequence identical, except for four or fewer amino acid substitutions, to a sequence selected from the group consisting of SEQ ID NO: 9 and SEQ ID NO: 16; and wherein an antibody or antigen binding fragment thereof comprising said VL-CDR1 specifically binds to CXCL13.

83. The polynucleotide or fragment thereof of claim 82, wherein said VL-CDR1 amino acid sequence is a sequence selected from the group consisting of SEQ ID NO: 9 and SEQ ID NO: 16.

84. An isolated polynucleotide comprising a nucleic acid which encodes a VL-CDR2 amino acid sequence identical, except for two or fewer amino acid substitutions, to a sequence consisting of SEQ ID NO: 10; and wherein an antibody or antigen binding fragment thereof comprising said VL-CDR2 specifically binds to CXCL13.

85. The polynucleotide or fragment thereof of claim 84, wherein said VL-CDR2 amino acid sequence is SEQ ID NO: 10.

86. An isolated polynucleotide comprising a nucleic acid which encodes a VL-CDR3 amino acid sequence identical, except for two or fewer amino acid substitutions, to a sequence

consisting of SEQ ID NO: 11; and wherein an antibody or antigen binding fragment thereof comprising said VL-CDR3 specifically binds to CXCL13.

87. The polynucleotide or fragment thereof of claim 86, wherein said VL-CDR3 amino acid sequence is SEQ ID NO: 11.

88. An isolated polynucleotide comprising a nucleic acid which encodes an antibody VH polypeptide, wherein said VH polypeptide comprises VH-CDR1, VH-CDR2, and VH-CDR3 amino acid sequences comprising SEQ ID NOs: 4, 5, and 6, respectively; and wherein an antibody or antigen binding fragment thereof specifically binds to CXCL13.

89. An isolated polynucleotide comprising a nucleic acid which encodes an antibody VL polypeptide, wherein said VL polypeptide comprises VL-CDR1, VL-CDR2, and VL-CDR3 amino acid sequences comprising SEQ ID NOs: 9 or 16, 10, and 11, respectively; and wherein an antibody or antigen binding fragment thereof specifically binds to CXCL13.

90. The polynucleotide of any one of claims 62 to 67, 74, 76 to 81 and 88, further comprising a nucleic acid encoding a signal peptide fused to the antibody VH polypeptide.

91. The polynucleotide of any one of claims 68 to 73, 75, 82 to 87 and 89, further comprising a nucleic acid encoding a signal peptide fused to the antibody VL polypeptide.

92. The polynucleotide of any one of claims 62 to 67, 74 to 81, 88 and 90, further comprising a nucleic acid encoding a heavy chain constant region CH1 domain fused to the antibody VH polypeptide.

93. The polynucleotide of any one of claims 62 to 67, 74 to 81, 88, 90 and 92, further comprising a nucleic acid encoding a heavy chain constant region CH2 domain fused to the antibody VH polypeptide.

94. The polynucleotide of any one of claims 62 to 67, 74 to 81, 88, 90, 92 and 93, further comprising a nucleic acid encoding a heavy chain constant region CH3 domain fused to said VH polypeptide.

95. The polynucleotide of any one of claims 62 to 67, 74 to 81, 88, 90, and 92 to 94, further comprising a nucleic acid encoding a heavy chain hinge region fused to said VH polypeptide.

96. The polynucleotide of any one of claims 94 to 95, wherein said heavy chain constant region is human IgG1, IgG2, IgG3, IgG4, IgM, IgA1, IgA2, IgE or IgD.

97. The polynucleotide of any one of claims 68 to 73, 75, 82-87, 89 and 91, further comprising a nucleic acid encoding a light chain constant region domain fused to said VL polypeptide.

98. The polynucleotide of claim 97, wherein said light chain constant region is human kappa.

99. The polynucleotide of any one of claims 62 to 98, wherein said antibody or antigen binding fragment thereof specifically binds to human and murine CXCL13.

100. A vector comprising the polynucleotide of any one of claims 62 to 99.

101. The vector of claim 100, wherein said polynucleotide is operably associated with a promoter.

102. A host cell comprising the vector of claim 100 or 101.

103. A method of producing an antibody or fragment thereof which specifically binds CXCL13, comprising culturing the host cell of claim 102, and recovering said antibody, or fragment thereof.

104. An isolated polypeptide produced by the method of claim 103.

105. An isolated polypeptide encoded by the polynucleotide of any one of claims 62 to 99.

106. An isolated antibody or fragment thereof comprising the polypeptide of claim 103 or 105.

107. A composition comprising an isolated VH encoding polynucleotide and an isolated VL encoding polynucleotide, wherein said VH encoding polynucleotide and said VL encoding polynucleotide comprise nucleic acids encoding amino acid sequences at least 90% identical to VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 3 and SEQ ID NO: 8, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 15, respectively; and

(c) SEQ ID NO: 13 and SEQ ID NO: 17, respectively;

wherein an antibody or fragment thereof encoded by said VH and VL encoding polynucleotides specifically binds CXCL13.

108. The composition of claim 107, wherein said VH encoding polynucleotide and said VL encoding polynucleotide comprise nucleic acids encoding amino acid sequences consisting of VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 3 and SEQ ID NO: 8, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 15, respectively; and

(c) SEQ ID NO: 13 and SEQ ID NO: 17, respectively.

109. A composition comprising an isolated VH encoding polynucleotide and an isolated VL encoding polynucleotide, wherein said VH encoding polynucleotide and said VL encoding polynucleotide comprise nucleic acids encoding amino acid sequences identical, except for less than 20 conservative amino acid substitutions, to VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 3 and SEQ ID NO: 8, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 15, respectively; and

(c) SEQ ID NO: 13 and SEQ ID NO: 17, respectively;

wherein an antibody or fragment thereof encoded by said VH and VL encoding polynucleotides specifically binds CXCL13.

110. The composition of claim 109, wherein said VH and VL amino acid sequences are SEQ ID NO: 3 and SEQ ID NO: 8, respectively, SEQ ID NO: 13 and SEQ ID NO: 15, respectively, or SEQ ID NO: 13 and SEQ ID NO: 17, respectively.

111. A composition comprising an isolated VH encoding polynucleotide and an isolated VL encoding polynucleotide, wherein said VH encoding polynucleotide encodes a VH polypeptide comprising VH-CDR1, VH-CDR2, and VH-CDR3 amino acid sequences consisting of SEQ ID NOs: 4, 5, and 6, respectively; wherein said VL encoding polynucleotide encodes a VL polypeptide comprising VL-CDR1, VL-CDR2, and VL-CDR3 amino acid sequences consisting of SEQ ID NOs: 9 or 16, 10, and 11, respectively; and wherein an antibody or fragment thereof encoded by said VH and VL encoding polynucleotides specifically binds CXCL13.

112. The composition of any one of claims 107 to 111, wherein said VH encoding polynucleotide further comprises a nucleic acid encoding a signal peptide fused to said antibody VH polypeptide.

113. The composition of any one of claims 108 to 111, wherein said VL encoding polynucleotide further comprises a nucleic acid encoding a signal peptide fused to said antibody VL polypeptide.

114. The composition of any one of claims 108 to 113, wherein said VH encoding polynucleotide further comprises a nucleic acid encoding a heavy chain constant region CH1 domain fused to said VH polypeptide.

115. The composition of any one of claims 108 to 114, wherein said VH encoding polynucleotide further comprises a nucleic acid encoding a heavy chain constant region CH2 domain fused to said VH polypeptide.

116. The composition of any one of claims 108 to 115, wherein said VH encoding polynucleotide further comprises a nucleic acid encoding a heavy chain constant region CH3 domain fused to said VH polypeptide.

117. The composition of any one of claims 108 to 116, wherein said VH encoding polynucleotide further comprises a nucleic acid encoding a heavy chain hinge region fused to said VH polypeptide.

118. The composition of claim 116 or 117, wherein said heavy chain constant region is human IgG1, IgG2, IgG3, IgG4, IgM, IgA1, IgA2, IgE or IgD.

119. The composition of any one of claims 107 to 118, wherein said VL encoding polynucleotide further comprises a nucleic acid encoding a light chain constant region domain fused to said VL polypeptide.

120. The composition of claim 119, wherein said light chain constant region is human kappa.

121. The composition of any one of claims 107 to 120 wherein said VH encoding polynucleotide and said VL encoding polynucleotide are contained on a single vector.

122. The composition of any one of claims 107 to 120, wherein said VH encoding polynucleotide is contained on a first vector and said VL encoding polynucleotide is contained on a second vector which is non-identical to said first vector.

123. The composition of claim 121 or 122, wherein said VH encoding polynucleotide is operably associated with a first promoter and said VL encoding polynucleotide is operably associated with a second promoter.

124. The composition of claim 123, wherein said first and second promoters are copies of the same promoter.

125. The composition of claim 123, wherein said first and second promoters non-identical.

126. The composition of any one of claims 121 to 125, wherein said first vector and said second vector are contained in a single host cell.

127. The composition of any one of claims 121 to 125, wherein said first vector and said second vector are contained in separate host cells.

128. The composition of any one of claims 107 to 127, wherein said antibody or antigen binding fragment thereof specifically binds to human and murine CXCL13.

129. A vector according to claim 121.

130. A first vector according to claim 122.

131. A second vector according to claim 122.

132. The vector of claim 129, wherein said VH encoding polynucleotide and said VL encoding polynucleotide are fused in frame, are co-transcribed from a single promoter operably associated therewith, and are cotranslated into a single chain antibody or antigen-binding fragment thereof.

133. The vector of claim 129, wherein said VH encoding polynucleotide and said VL encoding polynucleotide are co-transcribed from a single promoter operably associated therewith, but are separately translated.

134. The vector of claim 129, further comprising an IRES sequence disposed between said VH encoding polynucleotide and said VL encoding polynucleotide.

135. The vector of claim 129, wherein said polynucleotide encoding a VH and said polynucleotide encoding a VL are separately transcribed, each being operably associated with a separate promoter.

136. A host cell comprising the vector of any one of claims 129 or 132 to 135, the first vector of claim 130 or the second vector of claim 131.

137. A method of producing an antibody or fragment thereof which specifically binds CXCL13, comprising culturing the host cell of claim 136, and recovering said antibody, or fragment thereof.

138. A method of producing an antibody or fragment thereof which specifically binds CXCL13, comprising co-culturing the separate host cells of claim 136, and recovering said antibody, or fragment thereof.

139. A method of producing an antibody or fragment thereof which specifically binds CXCL13, comprising separately culturing the separate host cells of claim 136, combining said VH and VL encoding polypeptides, and recovering said antibody, or fragment thereof.

140. A method of producing an antibody or fragment thereof which specifically binds CXCL13, comprising culturing the host cell of claim 136 and recovering said antibody, or fragment thereof.

141. An antibody or fragment thereof which specifically binds CXCL13, produced by the method of claim 140.

142. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 5 to 59 or the composition of claim 60 or 61; and

(b) a pharmaceutically acceptable carrier,

in the manufacture of a medicament for neutralizing CXCL13 in an animal.

143. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 5 to 59 or the composition of claim 60 or 61; and

(b) a pharmaceutically acceptable carrier,

in the manufacture of medicament for treating an autoimmune disease or an inflammatory disease in an animal in need of treatment.

144. The use of claim 143, wherein said autoimmune disease or said inflammatory disease is multiple sclerosis.

145. The use of claim 143, wherein said autoimmune disease or said inflammatory disease is Systemic Lupus Erythematosis (SLE).

146. The use of claim 143, wherein said autoimmune disease or said inflammatory disease is arthritis.

147. The use of claim 146, wherein said arthritis is rheumatoid arthritis.

148. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 5 to 59 or the composition of claim 60 or 61; and

(b) a pharmaceutically acceptable carrier

in the manufacture of a medicament for treating a cancer in an animal in need of treatment.

149. The use of claim 148, wherein said cancer is prostate or colon cancer.

150. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 5 to 59 or the composition of claim 60 or 61; and

(b) a pharmaceutically acceptable carrier

in the manufacture of a medicament for inhibiting gastric lymphoid follicles in an animal.

151. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 5 to 59 or the composition of claim 60 or 61; and

(b) a pharmaceutically acceptable carrier

in the menufacture of a medicament for preventing or treating mucosa-associated lymphoid tissue (MALT) lymphoma in an animal in need of prevention or treatment.

152. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 5 to 59 or the composition of claim 60 or 61; and

(b) a pharmaceutically acceptable carrier

in the manufacture of a medicament for preventing or treating a gastric or duodenal ulcer in an animal in need of prevention or treatment.

153. The use of any one of claims 150 to 152, wherein said animal has been infected with a *Heliobacter* bacterium.

154. The use of any one of claims 142 to 153, wherein said antibody or fragment thereof inhibits CXCL13 binding to a CXCL13 receptor.

155. The use of claim 154, wherein said CXCL13 receptor is CXCR5.

156. The use of claim 155, wherein said antibody or fragment thereof inhibits CXCR5 receptor internalization.

157. The use of any one of claims 142 to 156, wherein said animal is a mammal.

158. The use of claim 157, wherein said mammal is a human.

WHAT IS CLAIMED IS:

1. An isolated antibody or antigen-binding fragment thereof which specifically binds to CXCL13, wherein said antibody or antigen-binding fragment is selected from the group consisting of:

a) an antibody or antigen-binding fragment thereof wherein the heavy chain variable region (VH) of said antibody or fragment thereof comprises a Chothia-Kabat heavy chain complementarity determining region-1 (VH-CDR1) amino acid sequence identical to SEQ ID NO: 4, a Kabat heavy chain complementarity determining region-2 (VH-CDR2) amino acid sequence identical to SEQ ID NO: 5, and a Kabat heavy chain complementarity determining region-3 (VH-CDR3) amino acid sequence identical to SEQ ID NO: 6; and wherein the light chain variable region (VL) of said antibody or fragment thereof comprises a Kabat light chain complementarity determining region-1 (VL-CDR1) amino acid sequence identical to SEQ ID NO: 16 or 9, a Kabat light chain complementarity determining region-2 (VL-CDR2) amino acid sequence identical to SEQ ID NO: 10, and a Kabat light chain complementarity determining region-3 (VL-CDR3) amino acid sequence identical to SEQ ID NO: 11;

b) an antibody or antigen-binding fragment thereof which specifically binds to the same CXCL13 epitope as the antibody or antigen-binding fragment thereof of a); and

c) an antibody or antigen-binding fragment thereof that competitively inhibits the antibody or antigen-binding fragment thereof of a) from specifically binding to CXCL13.

2. The isolated antibody or antigen-binding fragment thereof according to claim 1, wherein the VH comprises a VH-CDR1 amino acid sequence identical to SEQ ID NO: 4, a VH-CDR2 amino acid sequence identical to SEQ ID NO: 5, and a VH-CDR3 amino acid sequence identical to SEQ ID NO: 6, and wherein the VL comprises a VL-CDR1 amino acid sequence identical to SEQ ID NO: 16 or 9, a VL-CDR2 amino acid sequence identical to SEQ ID NO: 10, and a VL-CDR3 amino acid sequence identical to SEQ ID NO: 11.

3. The isolated antibody or antigen-binding fragment thereof according to claim 1, wherein the heavy chain variable region (VH) of said antibody or fragment

thereof comprises an amino acid sequence at least 90% identical to a sequence selected from the group consisting of SEQ ID NO: 13 and SEQ ID NO: 3.

4. The antibody or antigen-binding fragment thereof according to claim 3, wherein the VH of said antibody or fragment thereof comprises the amino acid sequence selected from the group consisting of SEQ ID NO: 13 and SEQ ID NO: 3.

5. The isolated antibody or antigen-binding fragment thereof according to claim 1, wherein the VH of said antibody or fragment thereof comprises an amino acid sequence identical, except for 20 or fewer conservative amino acid substitutions, to a sequence selected from the group consisting of SEQ ID NO: 13 and SEQ ID NO: 3.

6. The antibody or fragment thereof according to claim 3 or 5, wherein the VH framework regions have five or fewer amino acid substitutions.

7. The isolated antibody or antigen-binding fragment thereof according to claim 1, wherein the light chain variable region (VL) of said antibody or fragment thereof comprises an amino acid sequence at least 90% identical to a sequence selected from the group consisting of SEQ ID NO: 15, SEQ ID NO: 17, and SEQ ID NO: 8.

8. The antibody or antigen-binding fragment thereof according to claim 7, wherein the VL of said antibody or fragment thereof comprises the amino acid sequence selected from the group consisting of SEQ ID NO: 15, SEQ ID NO: 17, and SEQ ID NO: 8.

9. The isolated antibody or antigen-binding fragment thereof according to claim 1, wherein the VL of said antibody or fragment thereof comprises an amino acid sequence identical, except for 20 or fewer conservative amino acid substitutions, to a sequence selected from the group consisting of SEQ ID NO: 15, SEQ ID NO: 17, and SEQ ID NO: 8.

10. The antibody or fragment thereof according to claim 7 or 9, wherein the VL framework regions have five or fewer amino acid substitutions.

11. The isolated antibody or antigen-binding fragment thereof according to claim 1, wherein the VH and VL of said antibody or fragment thereof comprise amino acid sequences at least 90% identical to VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 13 and SEQ ID NO: 15, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 17, respectively; and

(c) SEQ ID NO: 3 and SEQ ID NO: 8, respectively.

12. The isolated antibody or antigen-binding fragment thereof according to claim 11, wherein the VH and VL of said antibody or fragment thereof comprise amino acid sequences identical to VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 13 and SEQ ID NO: 15, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 17, respectively; and

(c) SEQ ID NO: 3 and SEQ ID NO: 8, respectively.

13. The isolated antibody or antigen-binding fragment thereof according to claim 12, wherein the VH and VL of said antibody or fragment thereof comprise amino acid sequences identical to SEQ ID NO: 13 and SEQ ID NO: 15, respectively.

14. The isolated antibody or antigen-binding fragment thereof according to claim 1, wherein the VH and VL of said antibody or fragment thereof comprise amino acid sequences identical, except for 20 or fewer conservative amino acid substitutions each, to VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 13 and SEQ ID NO: 15, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 17, respectively; and

(c) SEQ ID NO: 3 and SEQ ID NO: 8, respectively.

15. The isolated antibody of claim 1, wherein the VL-CDR1, VL-CDR2, and VL-CDR3 amino acid sequences are SEQ ID NOs: 16, 10, and 11, respectively.

16. The isolated antibody of claim 1, wherein the VL-CDR1, VL-CDR2, and VL-CDR3 amino acid sequences are SEQ ID NOs: 9, 10, and 11, respectively.

17. The antibody or fragment thereof according to any one of claims 1 to 16, which binds to a linear epitope.

18. The antibody or fragment thereof according to any one of claims 1 to 16, which binds to a non-linear conformational epitope.

19. The antibody or fragment thereof according to any one of claims 1 to 18, which is multispecific.

20. The antibody or fragment thereof according to claim 19, which is bispecific.

21. The antibody or fragment thereof according to any one of claims 1 to 20, which is an Fab fragment.

22. The antibody or fragment thereof according to any one of claims 1 to 20, which is an $F(ab)_2$ fragment.

23. The antibody or fragment thereof according to any one of claims 1 to 20, which is an Fv fragment.

24. The antibody or fragment thereof according to any one of claims 1 to 20, which is a single chain antibody.

25. The antibody or fragment thereof according to any one of claims 1 to 20, which is multivalent and comprises at least two heavy chains and at least two light chains.

26. The antibody or fragment thereof according to any one of claims 1 to 20, 24 and 25, which comprises a light chain constant region selected from the group consisting of a human kappa constant region and a human lambda constant region.

27. The antibody or fragment thereof according to any one of claims 1 to 20 and 24 to 26, which comprises a heavy chain constant region or fragment thereof.

28. The antibody or fragment thereof according to claim 27, wherein said heavy chain constant region or fragment thereof is human IgG1, IgG2, IgG3, IgG4, IgM, IgA1, IgA2, IgE or IgD.

29. The antibody or fragment thereof according to any one of claims 1 to 28, which specifically binds to a CXCL13 polypeptide or fragment thereof, or a CXCL13 variant polypeptide with an affinity characterized by a dissociation constant (K_D) no greater than 5×10^{-2} M, 10^{-2} M, 5×10^{-3} M, 10^{-3} M, 5×10^{-4} M, 10^{-4} M, 5×10^{-5} M, 10^{-5} M, 5×10^{-6} M, 10^{-6} M, 5×10^{-7} M, 10^{-7} M, 5×10^{-8} M, 10^{-8} M, 5×10^{-9} M, 10^{-9} M, 5×10^{-10} M, 10^{-10} M, 5×10^{-11} M, 10^{-11} M, 5×10^{-12} M, 5.7×10^{-12} M, 8.4×10^{-12} M, 10^{-12} M, 5×10^{-13} M, 10^{-13} M, 5×10^{-14} M, 10^{-14} M, 5×10^{-15} M, or 10^{-15} M.

30. The antibody or fragment thereof according to claim 29, wherein said CXCL13 polypeptide or fragment thereof, or a CXCL13 variant polypeptide is human or murine.

31. The antibody or fragment thereof according to claim 30, wherein said CXCL13 polypeptide or fragment thereof, or a CXCL13 variant polypeptide is human and said $K_{D\ is}$ is about 5×10^{-8} to about 5×10^{-10}.

32. The antibody or fragment thereof according to claim 30, wherein said CXCL13 polypeptide or fragment thereof, or a CXCL13 variant polypeptide is murine and said K_D is about 5×10^{-8} to about 5×10^{-10}.

33. The antibody or fragment thereof according to any one of claims 1 to 32, which inhibits CXCL13 from binding to a CXCL13 receptor.

34. The antibody or fragment thereof according to claim 33, wherein said CXCL13 receptor is CXCR5.

35. The antibody or fragment thereof according to any one of claims 1 to 34, wherein said antibody or fragment thereof is humanized, primatized or chimeric.

36. The antibody or fragment thereof according to claim 35, wherein said antibody or fragment thereof is humanized.

37. The antibody or fragment thereof according to any one of claims 1 to 36, further comprising a heterologous polypeptide fused thereto.

38. The antibody or fragment thereof according to any one of claims 1 to 37, wherein said antibody or fragment thereof is conjugated to an agent selected from the group consisting of a cytotoxic agent, a therapeutic agent, a cytostatic agent, a biological toxin, a prodrug, a peptide, a protein, an enzyme, a virus, a lipid, a biological response modifier, a pharmaceutical agent, a lymphokine, a heterologous antibody or fragment thereof, a detectable label, polyethylene glycol (PEG), and a combination of two or more of any said agents.

39. The antibody or fragment thereof according to claim 38, wherein said cytotoxic agent is selected from the group consisting of a radionuclide, a biotoxin, an enzymatically active toxin, or a combination of two or more of any said cytotoxic agents.

40. The antibody or fragment thereof according to claim 38, wherein said detectable label is selected from the group consisting of an enzyme, a fluorescent label, a chemiluminescent label, a bioluminescent label, a radioactive label, or a combination of two or more of any said detectable labels.

41. A composition comprising the antibody or fragment thereof according to any one of claims 1 to 40, and a carrier.

42. A composition of claim 41, wherein said carrier is selected from the group consisting of saline, buffered saline, dextrose, water, glycerol, and combinations thereof.

43. A composition comprising an isolated heavy chain variable region (VH) encoding polynucleotide and an isolated light chain variable region (VL) encoding polynucleotide, wherein said VH encoding polynucleotide encodes a VH polypeptide comprising Chothia-Kabat heavy chain complementarity determining region-1 (VH-CDR1), Kabat heavy chain complementarity determining region-2 (VH-CDR2), and Kabat heavy chain complementarity determining region-3 (VH-CDR3) amino acid sequences consisting of SEQ ID NOs: 4, 5, and 6, respectively; wherein said VL encoding polynucleotide encodes a VL polypeptide comprising Kabat light chain comlementarity determining region-1 (VL-CDR1), Kabat light chain complementarity determining region-2 (VL-CDR2), and Kabat light chain complementarity determining region-3 (VL-CDR3) amino acid sequences consisting of SEQ ID NOs: 9 or 16, 10, and 11, respectively; and wherein an antibody or fragment thereof encoded by said VH and VL encoding polynucleotides specifically binds CXCL13.

44. The composition according to claim 43, wherein the amino acid sequence of said VH polypeptide is at least 90% identical to a sequence selected from the group consisting of SEQ ID NO: 13 and SEQ ID NO: 3.

45. The composition of claim 44, wherein said VH encoding polynucleotide comprises a nucleotide sequence comprising a sequence selected from the group consisting of SEQ ID NO: 12 and SEQ ID NO: 2.

46. The composition of claim 45, wherein said VH encoding polynucleotide comprises a nucleotide sequence consisting of a sequence selected from the group consisting of SEQ ID NO: 12 and SEQ ID NO: 2.

47. The composition of claim 44, wherein at least one of the VH encoding polynucleotide and the VL encoding polynucleotide is optimized for increased expression without changing the amino acid sequence of said VH or VL polypeptide.

48. The composition of claim 47, wherein said optimization comprises identification and removal of splice donor and splice acceptor sites.

49. The composition of claim 47, wherein said optimization comprises optimization of codon usage for the cells expressing said polynucleotide.

50. The composition according to claim 43, wherein the amino acid sequence of said VH polypeptide is identical, except for 20 or fewer conservative amino acid substitutions, to a sequence selected from the group consisting of SEQ ID NO: 3 and SEQ ID NO: 13.

51. The composition according to claim 43, wherein the amino acid sequence of said VL polypeptide is at least 90% identical to a sequence selected from the group consisting of SEQ ID NO: 8, SEQ ID NO: 15, and SEQ ID NO: 17.

52. The composition of claim 51, wherein said VL encoding polynucleotide comprises a nucleotide sequence comprising a sequence selected from the group consisting of SEQ ID NO: 7, SEQ ID NO: 14, and SEQ ID NO: 18.

53. The composition of claim 52, wherein said VL encoding polynucleotide comprises a nucleotide sequence consisting of a sequence selected from the group consisting of SEQ ID NO: 7, SEQ ID NO: 14, and SEQ ID NO:18.

54. The composition according to claim 43, wherein the amino acid sequence of said VL polypeptide is identical, except for 20 or fewer conservative amino acid substitutions, to a sequence selected from the group consisting of SEQ ID NO: 8, SEQ ID NO: 15, and SEQ ID NO: 17.

55. The composition according to claim 43, wherein said VH encoding polynucleotide and said VL encoding polynucleotide comprise nucleic acids encoding amino acid sequences at least 90% identical to VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 3 and SEQ ID NO: 8, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 15, respectively; and

(c) SEQ ID NO: 13 and SEQ ID NO: 17, respectively.

56. The composition of claim 55, wherein said VH encoding polynucleotide and said VL encoding polynucleotide comprise nucleic acids encoding amino acid sequences consisting of VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 3 and SEQ ID NO: 8, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 15, respectively; and

(c) SEQ ID NO: 13 and SEQ ID NO: 17, respectively.

57. The composition according to claim 43, wherein said VH encoding polynucleotide and said VL encoding polynucleotide comprise nucleic acids encoding amino acid sequences identical, except for less than 20 conservative amino acid substitutions, to VH and VL sequences selected from the group consisting of:

(a) SEQ ID NO: 3 and SEQ ID NO: 8, respectively;

(b) SEQ ID NO: 13 and SEQ ID NO: 15, respectively; and

(c) SEQ ID NO: 13 and SEQ ID NO: 17, respectively.

58. The composition of any one of claims 43 to 57, wherein said VH encoding polynucleotide further comprises a nucleic acid encoding a signal peptide fused to said antibody VH polypeptide.

59. The composition of any one of claims 43 to 58, wherein said VL encoding polynucleotide further comprises a nucleic acid encoding a signal peptide fused to said antibody VL polypeptide.

60. The composition of any one of claims 43 to 59, wherein said VH encoding polynucleotide further comprises a nucleic acid encoding a heavy chain constant region CH1 domain fused to said VH polypeptide.

61. The composition of any one of claims 43 to 60, wherein said VH encoding polynucleotide further comprises a nucleic acid encoding a heavy chain constant region CH2 domain fused to said VH polypeptide.

62. The composition of any one of claims 43 to 61, wherein said VH encoding polynucleotide further comprises a nucleic acid encoding a heavy chain constant region CH3 domain fused to said VH polypeptide.

63. The composition of any one of claims 43 to 62, wherein said VH encoding polynucleotide further comprises a nucleic acid encoding a heavy chain hinge region fused to said VH polypeptide.

64. The composition of claim 62 or 63, wherein said heavy chain constant region is human IgG1, IgG2, IgG3, IgG4, IgM, IgA1, IgA2, IgE or IgD.

65. The composition of any one of claims 43 to 64, wherein said VL encoding polynucleotide further comprises a nucleic acid encoding a light chain constant region domain fused to said VL polypeptide.

66. The composition of claim 65, wherein said light chain constant region is human kappa.

67. The composition of any one of claims 43 to 66 wherein said VH encoding polynucleotide and said VL encoding polynucleotide are contained on a single vector.

68. The composition of any one of claims 43 to 66, wherein said VH encoding polynucleotide is contained on a first vector and said VL encoding polynucleotide is contained on a second vector which is non-identical to said first vector.

69. The composition of claim 67 or 68, wherein said VH encoding polynucleotide is operably associated with a first promoter and said VL encoding polynucleotide is operably associated with a second promoter.

70. The composition of claim 69, wherein said first and second promoters are copies of the same promoter.

71. The composition of claim 69, wherein said first and second promoters non-identical.

72. The composition of any one of claims 68 to 71, wherein said first vector and said second vector are contained in a single host cell.

73. The composition of any one of claims 68 to 71, wherein said first vector and said second vector are contained in separate host cells.

74. The composition of any one of claims 43 to 73, wherein said antibody or antigen binding fragment thereof specifically binds to human and murine CXCL13.

75. The composition of claim 67, wherein said VH encoding polynucleotide and said VL encoding polynucleotide are fused in frame, are co-transcribed from a single promoter operably associated therewith, and are cotranslated into a single chain antibody or antigen-binding fragment thereof.

76. The composition of claim 67, wherein said VH encoding polynucleotide and said VL encoding polynucleotide are co-transcribed from a single promoter operably associated therewith, but are separately translated.

77. The composition of claim 67, further comprising an IRES sequence disposed between said VH encoding polynucleotide and said VL encoding polynucleotide.

78. The composition of claim 67, wherein said polynucleotide encoding a VH and said polynucleotide encoding a VL are separately transcribed, each being operably associated with a separate promoter.

79. A method of producing an antibody or fragment thereof which specifically binds CXCL13, comprising culturing the host cell of the composition of claim 72, and recovering said antibody, or fragment thereof.

80. A method of producing an antibody or fragment thereof which specifically binds CXCL13, comprising co-culturing the separate host cells of the composition of claim 73, and recovering said antibody, or fragment thereof.

81. A method of producing an antibody or fragment thereof which specifically binds CXCL13, comprising separately culturing the separate host cells of the composition of claim 73, combining said VH and VL encoding polypeptides, and recovering said antibody, or fragment thereof.

82. An antibody or fragment thereof which specifically binds CXCL13, produced by the method of any one of claims 79 to 81.

83. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 1 to 40 or the composition of claim 41 or 42; and

(b) a pharmaceutically acceptable carrier,

in the manufacture of a medicament for neutralizing CXCL13 in an animal.

84. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 1 to 40 or the composition of claim 41 or 42; and

(b) a pharmaceutically acceptable carrier,

in the manufacture of a medicament for treating an autoimmune disease or an inflammatory disease in an animal in need of treatment.

85. The use of claim 84, wherein said autoimmune disease or said inflammatory disease is multiple sclerosis.

86. The use of claim 84, wherein said autoimmune disease or said inflammatory disease is Systemic Lupus Erythematosis (SLE).

87. The use of claim 84, wherein said autoimmune disease or said inflammatory disease is arthritis.

88. The use of claim 87, wherein said arthritis is rheumatoid arthritis.

89. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 1 to 40 or the composition of claim 41 or 42; and

(b) a pharmaceutically acceptable carrier,

in the manufacture of a medicament for treating a cancer in an animal in need of treatment.

90. The use of claim 89, wherein said cancer is prostate or colon cancer.

91. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 1 to 40 or the composition of claim 41 or 42; and

(b) a pharmaceutically acceptable carrier,

in the manufacture of a medicament for inhibiting gastric lymphoid follicles in an animal.

92. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 1 to 40 or the composition of claim 41 or 42; and

(b) a pharmaceutically acceptable carrier,

in the manufacture of a medicament for preventing or treating mucosa-associated lymphoid tissue (MALT) lymphoma in an animal in need of prevention or treatment.

93. Use of a composition comprising:

(a) the isolated antibody or fragment thereof of any one of claims 1 to 40 or the composition of claim 41 or 42; and

(b) a pharmaceutically acceptable carrier,

in the manufacture of a medicament for preventing or treating a gastric or duodenal ulcer in an animal in need of prevention or treatment.

94. The use of any one of claims 91 to 93, wherein said animal has been infected with a *Heliobacter* bacterium.

95. The use of any one of claims 83 to 94, wherein said antibody or fragment thereof inhibits CXCL13 binding to a CXCL13 receptor.

96. The use of claim 95, wherein said CXCL13 receptor is CXCR5.

97. The use of claim 96, wherein said antibody or fragment thereof inhibits CXCR5 receptor internalization.

98. The use of any one of claims 83 to 97, wherein said animal is a mammal.

99. The use of claim 98, wherein said mammal is a human.