FTDNA always gives a time for completion then comes in earlier—helps with customer satisfaction, I guess.  Anyway, I was very disappointed to see that you don’t match us downstream of L1065. But sinceI twisted your arm to do these SNP tests, I’ll certainly help you to understand them.  
  
First, while FTDNA’s positive or negative results can be trusted, their tree cannot!  IF you look at your haplogroup and SNP chart, you’ll see two SNPs, Z16329 and  on the same line branching off L1065.  This means that they are phylogenically equivalent.  All the SNPs under “more” are presumed to test positive.  Note that your branch is in parallel to mine of S744.  You are still under L1065 which means we relate way back at about when the Romans ruled England.  But it also means that you need to rethink your ancestors’ roots.  L21 is Celtic, L1335 Scots, and L1065 may be Pictish.  The latter is very controversial, but Jean Manco in her recent book, "Blood of the Celts", quotes Dr. Jim Wilson of ScotlandsDNA who claims  this.  Your ancestors may have moved from Scotland to England and then back.  
  
Now about the tree.  Alex Williamson has an excellent tree (L1335 for you and me) on his ytree.net site.  Look for the surnames McCoy and McDowell and then up to L1065, then down to Z16329, Z16330, down to Z16331, down to Z17619, and down to Z18058 and see McCoy and McDowell listed as having those SNPs.  Alex shows these in different blocks vs FTDNA putting them all on one line.  Alex is highly regarded and is most certainly correct.  The Kit Numbers of these two men are listed and you can check your Y-STR matches and email them.  The other names under Z16330 might be worth checking, too.  The accepted age for SNPs is about 120-160-+-20 years per SNP mutation, so this gets you pretty far downstream towards the present.  For my Ro(d)gers group, we match six Scots downstream from L1065 in a similar way and we’ve found that the FTDNA TiP calculation are fairly close to the suggested SNP age.